

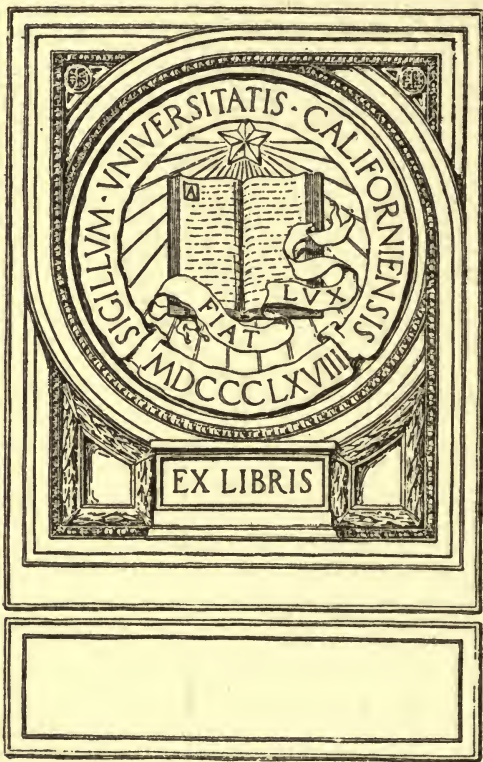
Business Practice Up to Date

SHERWIN CODY

UC-NRLF



\$B 38 344







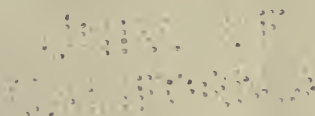
Digitized by the Internet Archive
in 2007 with funding from
Microsoft Corporation

Business Practice Up To Date

With Commercial Map of the United States

By SHERWIN CODY

Author of "How to Do Business by Letter," "The Art of Writing and Speaking the English Language," "Short Course in Advertising," etc.



Published by the
SCHOOL OF ENGLISH
CHICAGO

HF 5547
.C7

Copyright 1913

By SHERWIN CODY

70 3981
Q10907182

PUBLISHER'S PREFACE

In the preparation of a book of this kind the experience of a business man must unite with the skill of the trained educator. The pedagogical skill is the more important, but the professional teacher who takes his "experience" at second hand nearly always gets things out of proportion. Unimportant matters are given as much attention as important matters; antiquated usages are included with current usages. The perspective is wrong.

The author of this book is not only a business man daily engaged in business practice, but he is recognized as an authority in the business world. At the same time the fact that his text on correspondence is one of the most widely used in the schools proves that he understands the needs of class instruction.

In this book will be found the best current business practice, seen in the true perspective of actual business, unhampered by traditional errors, yet from the point of view of the beginner.

The teaching system, perfected by the aid of several experienced and successful commercial teachers, including Mr. D. D. Mueller of the Mueller School, Cincinnati, and Stephen Dwan of the Seattle High School, one of the most practical educators in the United States, will be found in a separate exercise book, supplied free to schools. This includes all the necessary letterheads, blank forms, etc., with explicit directions for preparing exercises.

Mr. Cody's previous book, "How to Do Business by Letter," of which over a hundred thousand copies have been sold, was largely perfected for teaching purposes by the aid of Mr. Dwan.

To Mr. H. A. Grammes of Grammes & Sons, Allentown, Pa., the author is indebted for many valuable suggestions from the point of view of the active business man.

CONTENTS

	Page
How to Succeed in Business.....	7
How to Arrange a Business Letter Attractively, illustrated....	11
Getting Out a Day's Dictation.....	15
Office Appliances.....	22
Business Papers, illustrated.....	28
Transportation, illustrated	59
How to Prepare Legal Forms, illustrated.....	73
Filing, illustrated	90
Duties of a Private Secretary.....	104
Printing, illustrated	123
Getting a Job and Keeping It.....	135
Appendix A, Commercial Geography.....	144
Appendix B, Principles of Success in Business.....	157
Appendix C, Office Salesmanship.....	183
Appendix D, Part I, Simple Foundation Principles of Loose- leaf and Card Systems, illustrated.....	207
Appendix D, Part II, Exercises on How to Systematize an Office	233
Customs and Regulations of the Postoffice.....	254

Business Practice Up to Date

CHAPTER I

How to Succeed in Business

1. The first requirement of an employee in business is trustworthiness. You may not believe it, but some very stupid persons have excellent positions for the reason that they can always be depended on, they attend to their work faithfully even when they feel sick, they are always on time in the morning, they are not in too much of a hurry to get away at night, they do not indulge in much social gossip during business hours but attend closely to their duties. Faithfulness is the greatest virtue in business life—all wise business men agree on this. It is even the basis of credit when men get into business for themselves, for a man who was a faithful employee will be trusted even when he has no money at all, where the man with money but reputed to be unfaithful will get very little credit.

2. The second great requirement in business is initiative—the ability to go ahead and do things without being told, the exercise of common-sense judgment, courtesy, tact, and a pleasant manner in dealing with customers, and a conception of what the boss is driving at, what he wants to get done. This may be called a natural talent and adaptability for business, but it can be very largely cultivated.

3. The third requirement of the business man is experience. Experience is the substitute for talent. If you do not have a mind that tells you what to do instinctively, you can patiently learn by experience what you are expected to do, and

when you know what you ought to do you will have no trouble in going ahead and doing what the business man wants done, what he pays you for.

This book is to help you get experience—to teach you some of the things you would otherwise have to learn in the business office during the time for which you are paid to do work. If you must spend your time learning to do things, it is obvious that you cannot earn as much as you would after you know how; and often when you learn on the business man's time he keeps you on a low salary after you have learned so that he may make up what he lost while you are learning. If you are prepared in advance you will not only get a better salary to start with, but you will get more rapid advancement.

Here are some of the things you ought to be familiar with so you will not have to be told in too much detail:

a. You are likely to get into an office where any sort of letterhead is in use, or even where several different kinds of letterheads are used for different purposes. It is important that you be able to place a letter of any length, long, short, or medium, on any kind of letterhead so it will have a handsome appearance. That is the first thing a business man looks at—if your letters look really handsome, and are free from erasures, and are reasonably accurate, you have probably secured your position against possibility of discharge. The appearance of your letter under different conditions is a very important thing.

b. You must be prepared to attend to all the different things that go with letter writing, such as making enclosures, sending circulars and catalogues, properly sealing and stamping letters and other mail matter. Very often you will have to figure out bad signatures, complete imperfect addresses, as when a letter comes from a foreign town and the country is not given, or the state is not given, and the like.

c. You will be expected to meet callers, answer the telephone, and reply intelligently to all sorts of inquiries. To the

business man this is just as important a part of your duties as writing letters or keeping books.

d. You will be expected to file letters, look after copies of what is dictated, make indexes, fill in and send out form letters at the proper time without being told, except at the beginning, look after order-books, make shipments by mail, express, or freight, trace lost shipments, see that orders for goods or stationery the firm wants are filled promptly, etc., etc.

e. You may, if you are in a small office, be expected to look after many small checks, money orders, etc., that come in letters, list them on a deposit ticket preparatory to going to the bank with them, and then take them to the bank and have them entered on the bank book. There are many little details of endorsement, classifying, etc., that are important.

f. There will be blank forms, legal forms, invoices, statements, tabulations, etc., etc., to make for various purposes.

g. There will be machines to run, reference books to use in getting information of various kinds, and a thousand and one little points which you will be asked to look up.

Will you look blank and stupid when these things are asked of you? Or will you say, "Oh, I know how to do that!" and catch the idea with a very brief explanation instead of having to be told three or four times over before you get the thing right?

Don't be too sure of yourself, don't be in too much of a hurry to do the thing on your own initiative, for at the best you will have much to learn after you get started in actual business practice. It is always better to ask than to make a bad mistake through going ahead without knowing exactly what you ought to do. Try to find the happy medium—take some chances, but not too many, don't look like a fool when a new task is suggested, but don't be in too great a hurry to tackle it. Seek and find the golden mean, and remember that you can't know too much—and you must always go on learning.

Now ask yourself these questions:

Am I tidy—with clean hands, clean nails, orderly hair, clothes brushed, shoes shined? The clean and wholesome boy or girl is worth at least \$2 a week more on that account alone.

Do I take enough exercise in the open air, bathe frequently, and eat sensible foods? Lack of attention to these details makes one heavy and stupid, and decreases efficiency. In the course of six months or a year, careful attention to these matters bearing on personal efficiency will mean an increase in salary of at least \$2 a week.

Do I have a cheerful, smiling face, and am I ready to do quickly and readily anything that may be asked of me, even if it is sweeping the office floor or sewing on a button for the office boy? The cheerful, alert, willing person is the last one to be laid off when times are hard or business slack. Most men want to get rid of a sour countenance at the first opportunity.

Your employer will even know whether you are up nights engaged in pleasure or resting to fit yourself for the next day's work. Trespassing on the eight hours for sleep is stealing from your employer as much as if you put your hand in his cash drawer.

There is one other thing that is very important. Every employer lays emphasis on the word "confidential." Everything that passes in any business office is confidential, no matter how trivial it may be. Outside the office you should forget business entirely, never talk of it with friends young or old, interest yourself in the pleasures and refinements of life, and make the most of your leisure. Then you will have no occasion even to mention outside what goes on in the office, not even to the members of your family.

To summarize, then, the ideal business person is plain in dress, simple, clean, neat, cheerful, willing, eager to be of service in any or every way without being interfering or a nuisance, a faithful worker in the office, able to enjoy life out of the office, close-mouthed, faithful, and able to go ahead without being told.

CHAPTER II

How to Arrange a Business Letter Attractively.

Different kinds of letters need to be arranged in different ways. Usually a stenographer has one way, which is good for one sort of letter, but very poorly adapted for other kinds.

First, set the marginal stops so that a reasonable margin is left on either side of the standard letter sheet, which is $8\frac{1}{2} \times 11$ inches. This means five extra spaces of indentation on either side, leaving 60 writing spaces in the middle for the large size of typewriter type and about 70 spaces for the élite machines. NEVER write all the way across the page so the margins are reduced to half an inch unless there is some very special reason for doing so.

Uniform white space all around the typewritten letter is the modern ideal.

For letters of medium length the best style is single-spacing, with double spaces between the paragraphs as well as before and after the salutation. See Fig. 1.

On different letterheads the writing should begin at different distances from the top of the sheet. Some stenographers crowd the letter all the way to the top, while others drop the beginning so that half the first page is wasted. The happy medium is always the best.

On an ordinary medium letterhead, in which the type is centered and occupies say three-quarters of an inch, the date should be put close to the type and two to five blank spaces should be left before beginning the name of the person addressed.

When the letterhead is a small corner affair, so that the date cannot be put near the type, it should be placed at the right nearly opposite the lowest line of type. Then one to three blank spaces may be left before writing the name of the person addressed.

WANAMAKER, CARSON, FIELD & CO.RETAILERS WHOLESALE^{RS} MANUFACTURERSNEW YORK
1010 BroadwayCHICAGO
State Street

CHICAGO, Feb. 25, 1919.

Mr. Jefferon P. Ely,
2513 Broad St.,
Cleveland, Ohio.

Dear Sir:

We have received your request for a quotation on King Holland window shades to be used as translucent screens in connection with reflecting lanterns, as well as shades made in our best opaque white shade cloth.

A screen 60 inches wide by seven feet long, mounted on Hartshorn roller, and provided with brackets for mounting, would cost you \$1.50 in lots of one hundred at a time.

Opaque screens seven feet square, made of our best white opaque shade cloth, mounted on Hartshorn roller and provided with brackets for mounting, would cost you \$2.25 each in lots of one hundred at a time.

We could make deliveries in from a week to ten days after order was received. Each screen would be packed separately in heavy paper. We could also arrange to pack and ship them individually to any part of the country, if you wish to have us make a quotation on this service also.

Will you kindly inform us about when you expect to place an order for screens of this sort? If it is desirable we might have our New York representative call to see you.

In any case we hope you will find these quotations attractive.

Very truly yours,

Wanamaker, Carson, Field & Co.,

By

Fig. 1.

If the name of the person addressed is placed at the end of the letter, and the salutation begins the main part of the letter, at least two blank spaces should be left below the date line, or the body of the letter will seem crowded against the top. Train the eye to secure balance, whatever the conditions may be. Getting a trained eye is better than trying to remember rules.

WANAMAKER, CARSON, FIELD & CO.

RETAILERS, WHOLESALERS, MANUFACTURERS

NEW YORK
1215 BroadwayCHICAGO
670 and Washington

CHICAGO, Feb. 25, 1919.

Mr. Jefferson P. Ely,
2513 Broad St., Cleveland, Ohio.

Dear Sir:

We have a cable from our Paris correspondent informing us that he has this day mailed quotation on the corral necklaces for which you were inquiring not long ago.

As soon as his letter is received you shall hear from us further.

Very truly yours,

Wanamaker, Carson, Field & Co.,

By

Fig. 2.

Short letters should be uniformly double-spaced, but in such letters quotations may be single-spaced and indented. See Figs. 2 and 3.

If a letter fills more than one page, continue it on a blank sheet of the same kind of paper as the letterhead, or a special printed sheet intended for second pages. It is usually best to write the full name of the person addressed at the top of the second page, and then a dash and the figure 2. Initials are sometimes used, and many simply write the figure 2; but in such cases there is always danger that the second pages of different letters will get mixed. When the full name is written on the top of the second page this danger is removed.

The writing at the top of the second page may be dropped about an inch, not much more, and not much less.

Note-size letter paper, sometimes used for the private letters of business men, is rather hard to get through the type-writer so it does not pull on one side or the other, owing to the stiffness of the fold. For such letters the marginal stops need to be specially set, and also the paper guides.

In all letters try to make the ends of the lines as even as

WANAMAKER, CARSON, FIELD & CO.

RETAILERS, WHOLESALERS, MANUFACTURERS

NEW YORK
1010 Broadway

CHICAGO
STATE AND WASHINGTON

CHICAGO, March 2, 1919.

Mr. Jefferson P. Ely,
2513 Broad St., Cleveland, Ohio.

Dear Sir:

We have just received from our Paris correspondent the following quotation on the corral necklaces described in your letter of January 29:

"Corral necklaces of genuine stones averaging forty millimetres in diameter, necklaces thirty-five centimetres long, in lots of two dozen at a time, three hundred francs each if made up of perfect stones of medium light pink color, or thirty-five francs each if of selected seconds showing slight flaws and varying two or three shades lighter or darker than the standard."

As the price depends so largely on the judgment of the buyer, we would suggest that you place your order and leave the matter of price somewhat open, depending on the skill of our Paris buyer to secure for you extra value, in stones which his long experience has shown him will be satisfactory to the average retail purchaser. In any case we shall be glad to follow your instructions as closely as possible if you will place an order with us.

Very truly yours,

Wanamaker, Carson, Field & Co.,

By

Fig. 3.

possible by returning the carriage as soon as the bell rings, so the righthand side of the letter will not look ragged.

Be sure to clean your type every day, keep a good, fresh ribbon on the machine, use a shield in making erasures, and very carefully avoid anything that causes an untidy appear-

ance. If you choose the color of the ribbon, try to get a color that will harmonize with the color of the paper. Never use disfigured sheets of paper, for the business man can far better afford to have a spoiled sheet thrown away than to risk sending an untidy letter to a customer on whom business depends. This includes sheets used for carbons.

An even touch is very important to give a uniform appearance to a letter, and it is important that the platen be kept in fresh condition. It ought to be renewed once a year, as the rubber gets hard and the type will not print clearly.

CHAPTER III

Getting Out a Day's Dictation

Learning the Style of the Office. When you get a position the first thing to do is to find out just how letters are written in that particular office. This you can readily do by looking at the files or copybook.

Are all names preceded by Mr., Messrs., or the like?

What salutation is commonly used, and what punctuation follows it?

What is the usual complimentary close employed by the house?

Are the initials of the dictator and the stenographer on every letter, and just how are they placed?

Are letters numbered for reply, are they signed personally, or is the reply to be directed to a certain department?

How do the letters usually run as to length, and what form of spacing prevails?

Note the answers to these questions on a slip of paper for your own reference, so you will not have to guess or look them up a second time.

Getting Familiar with the Typewriter. Every typewriter has its peculiarities of touch, ribbon movement, spacing, or the like, and you should immediately copy a few letters on the

machine, so you will catch the touch of the carriage movement, and know the tension is right for you.

The best way is to copy some of the copies of letters in the file, for then you will become accustomed to the dictation you will receive, get the form that prevails in the house, all at the same time that you are getting used to the machine.

Ready for Dictation. When you are called to take dictation, be sure you have several sharp pencils—not one, but SEVERAL—so if you break one you will not waste time sharpening the point. Also have the book open at the right place, so you will not waste time finding it.

Pull out the writing slide of your employer's desk and sit very quietly for him to begin. Remember that he is engaged in thinking what he must say in his letters, and anything that will make him nervous will interfere with that thought. You should therefore be as quiet as possible, never drumming or tapping or shuffling your feet, or wiggling in your chair.

Be Sure You Understand What You Write. I think I have seldom had a stenographer come into my office who did not begin with putting into nearly every letter taken down one or two absurd words which I did not dictate, and when I have called attention to them I have heard the explanation, "Well, that is what I thought you said?"

"But did it make sense?"

"I didn't understand it myself, but I thought it was all right because that was what you said."

"IF YOU DON'T UNDERSTAND WHAT IS SAID IN A LETTER, HOW DO YOU SUPPOSE THE CUSTOMER WILL UNDERSTAND? We have one rule in this office which is more important than all others. It is this: NEVER PUT DOWN ON PAPER A WORD YOU DO NOT FULLY UNDERSTAND, or a name you are not sure about. You are expected to ask and find out the meaning of anything that does not seem to you entirely obvious."

Most dictators do not like to be interrupted, as they are likely then to lose the train of their thoughts. If when you

are taking dictation you are not sure of a word, make a wavy line down the side of the paper, and when the letter is finished, at once inquire about it; or inquire when the dictation is entirely finished. It is best to ask at the end of each letter.

Always get the original letter and read it over before writing out your letter. Then you will know what the dictator ought to say.

Names and Addresses. Some dictators give the names and addresses of the persons to whom they are writing, while others simply number the letters, putting the same number on the letter to which they are replying and letting the stenographer get the name and address from that letter. The best way is to ask the dictator to hand you the letter when he finishes dictating the answer, and then you can yourself place on the letter the number which you have already placed at the beginning of the dictated reply. Then you can be sure the numbers correspond.

When names and addresses are dictated, be sure you get the spelling of the names accurately, and are sure about the street numbers. Letters that are not replies to other letters will have to be taken in this manner.

When you are preparing to write out your letter, it is often a trifle difficult to make out the right name and address. The handwriting of the signature may be illegible. Usually you can find the initials in the lower left-hand corner. Always look there, or elsewhere on the letter, for initials in case of doubt.

Never address a letter to a large city without the street number or building. When you lay before your employer an envelope with the address "John Smith, New York City," you may know in advance that that is wrong, even if you cannot find the street number on the letter. In such cases you must inquire about the address.

In case of a few large houses, no street number is required.

Sometimes you will find on the letterhead several different addresses. In such cases you look for the city from which the

machine, so you will catch the touch of the carriage movement, and know the tension is right for you.

The best way is to copy some of the copies of letters in the file, for then you will become accustomed to the dictation you will receive, get the form that prevails in the house, all at the same time that you are getting used to the machine.

Ready for Dictation. When you are called to take dictation, be sure you have several sharp pencils—not one, but SEVERAL—so if you break one you will not waste time sharpening the point. Also have the book open at the right place, so you will not waste time finding it.

Pull out the writing slide of your employer's desk and sit very quietly for him to begin. Remember that he is engaged in thinking what he must say in his letters, and anything that will make him nervous will interfere with that thought. You should therefore be as quiet as possible, never drumming or tapping or shuffling your feet, or wiggling in your chair.

Be Sure You Understand What You Write. I think I have seldom had a stenographer come into my office who did not begin with putting into nearly every letter taken down one or two absurd words which I did not dictate, and when I have called attention to them I have heard the explanation, "Well, that is what I thought you said?"

"But did it make sense?"

"I didn't understand it myself, but I thought it was all right because that was what you said."

"IF YOU DON'T UNDERSTAND WHAT IS SAID IN A LETTER, HOW DO YOU SUPPOSE THE CUSTOMER WILL UNDERSTAND? We have one rule in this office which is more important than all others. It is this: NEVER PUT DOWN ON PAPER A WORD YOU DO NOT FULLY UNDERSTAND, or a name you are not sure about. You are expected to ask and find out the meaning of anything that does not seem to you entirely obvious."

Most dictators do not like to be interrupted, as they are likely then to lose the train of their thoughts. If when you

are taking dictation you are not sure of a word, make a wavy line down the side of the paper, and when the letter is finished, at once inquire about it; or inquire when the dictation is entirely finished. It is best to ask at the end of each letter.

Always get the original letter and read it over before writing out your letter. Then you will know what the dictator ought to say.

Names and Addresses. Some dictators give the names and addresses of the persons to whom they are writing, while others simply number the letters, putting the same number on the letter to which they are replying and letting the stenographer get the name and address from that letter. The best way is to ask the dictator to hand you the letter when he finishes dictating the answer, and then you can yourself place on the letter the number which you have already placed at the beginning of the dictated reply. Then you can be sure the numbers correspond.

When names and addresses are dictated, be sure you get the spelling of the names accurately, and are sure about the street numbers. Letters that are not replies to other letters will have to be taken in this manner.

When you are preparing to write out your letter, it is often a trifle difficult to make out the right name and address. The handwriting of the signature may be illegible. Usually you can find the initials in the lower left-hand corner. Always look there, or elsewhere on the letter, for initials in case of doubt.

Never address a letter to a large city without the street number or building. When you lay before your employer an envelope with the address "John Smith, New York City," you may know in advance that that is wrong, even if you cannot find the street number on the letter. In such cases you must inquire about the address.

In case of a few large houses, no street number is required.

Sometimes you will find on the letterhead several different addresses. In such cases you look for the city from which the

the meaning clearer, and never omit one that may leave the meaning obscure or difficult to follow."

Stenographers are always expected to correct distinct errors of grammar, but it is seldom safe to change the actual wording except in such a way that the dictator is not likely to notice it. Any stenographer who undertook to revise the slang a business man has dictated and substitute perfectly proper expressions would not long be tolerated. The dictator usually knows what he wants to say, and about how he wants to say it; but he does like to have his little slips and inadvertencies corrected if the correction does not alter the meaning or diminish the force of the expression.

Reading Back. Promptness in finding any passage that has been dictated and in reading it back will always make a hit with the dictator, and the best way to be able to do this readily is to spend all the waiting time you have in looking over the notes just taken down, so you can decide in your own mind on the paragraphing, sentences, etc., and get the general drift of the meaning. The waits are good times also for making sure you have the names correct. Looking these things over while they are fresh in mind will help you to fix them so you will remember them longer, and will greatly shorten the time needed to get out dictation.

Preparing Letters for Signature and Mailing. Each letter should be slipped under the flap of the envelope, the addressed side of the envelope uppermost, and the pile of letters thus laid ready for signature.

If there are any inclosures, be sure to put them in the envelopes at the time the letters are written and the envelopes addressed. It is never safe to trust the memory to go back and do that after all are finished. Or else plainly mark the inclosures on a folder.

If catalogues or the like are to go under separate cover, prepare those at once, addressing the necessary envelopes and placing them ready for mailing.

In the case of foreign letters, always mark the correct

postage on the corner of the envelope where the stamp will go as a reminder to the person who stamps the letters that this is not in the regular class. When postage on letters to foreign countries is not fully prepaid, double the amount is collected at the other end, and paying double postage, you may be sure, is very annoying. Americans are said to be particularly careless about their foreign postage, and no doubt they have lost millions of dollars' worth of foreign business on account of it. Mail other than letters will not be forwarded at all unless the postage is fully prepaid.

Great care in getting the mail out accurately as well as rapidly will always redound to the credit of any stenographer, and it is a matter well worth taking pains about.

Signing Letters. Whoever signs letters should make the signature legible or quit. Unreadable signatures are the curse of American business.

How to Fold a Letter. Fold the bottom edge half an inch short of the top. Make two folds from left to right so that the right-hand side of the paper will project half an inch over the folded edge. You will find that a half-inch square in the upper right-hand corner will remain uncovered and if you grasp the letter with your thumb on that point it will shake out instantly right side up.

Accuracy vs. Speed. The accurate and careful stenographer will always have a job, however slow. That is a certainty. The careless stenographer will soon have to look for another position. The stenographer who is both accurate and rapid will get the best salary and soon develop into a true private secretary. That also is certain.

But accuracy comes first. Without it you cannot even say you have a foothold in the business world.

CHAPTER IV

Office Appliances

The Typewriter. It is the duty of a stenographer or secretary to keep his or her typewriter clean and supplied with a fresh ribbon. System in attending to this is important. Dirty type should not be tolerated, and oiling and wiping with cotton waste or cloth is necessary to make sure the machine works freely. When the carriage sticks it is usually dirt that causes it.

A typewriter should be run with as low a tension as possible if the letters do not pile up on top of each other. If the tension is too high the operator will weary more quickly, and the machine will get out of order more surely.

A habit should be formed of using the tabulator for paragraphing, for the date line, and for the complimentary close.

When the paper slips, the rubber platen usually needs washing off with benzine.

When a part is broken, or the machine seems distinctly out of order, a typewriter repair man should be called without delay. Do this yourself. Don't leave it to somebody else.

Special practice should be concentrated on these points:

Using the variable spacer;

Releasing the paper so that it can be moved about a little;

Changing the marginal stops quickly and accurately;

Using the scales so as to place words or letters accurately;

Holding the carriage so as to insert a letter a little closer or farther from another letter, as when a space is desired between two letters that have been run together;

Putting on a fresh ribbon. These points can best be taught by a demonstrator on the machine.

Filling In Form Letters. One of the first duties of a good typewriter operator usually is to fill in the name and address on a facsimile typewritten letter so as to get a good match, and do it with great rapidity.

The first requisite for a good match is to get on the machine a special matching ribbon. If the facsimile is bright and strong, a new ribbon will be required; but if it is not strong, a worn ribbon will be needed. In the case of multigraph letters it is often best to cut a piece of ribbon off the side of the wide multigraph ribbon. This may be used as a last resort.

Then the operator must have considerable practice to get the touch heavy or light as the case may require. A good operator by varying the touch will overcome the defect of an unsuitable ribbon. Varying the touch is a thing that must be learned by practice.

In order to get the paper into the machine rapidly and accurately, the best way is to try a few letters to see how the edge of the type at the left comes with reference to the starting point for the name (to get a true vertical margin), and when this is right note how the edge of the paper comes with reference to the end of the platen or some attachment on the machine. Then you can put the paper in the machine so that the edge exactly corresponds to the marker on the machine which you have selected and the first letter you write will be exactly on the lefthand margin.

When the letter has been put in the machine it must be turned rapidly up to the first line of type. By using the paper release this first line of type can be adjusted exactly parallel to the scale on the platen, and then the paper must be turned back the proper number of spaces so that the name will be written at the right point. Many efforts have been made to avoid pulling the letter sheet about, but that is the only way that good work can be secured.

The date should be printed on the letters, and when you know the correct number of letters with "Dear Sir," "Gentlemen," and "Dear Madam" you can have these salutations printed also. On the multigraph, however, the short lines print heavier than the long ones, and a good match requires that the short line salutation be written on the typewriter.

Sometimes the name and address are written in red, so that no matching is required.

Mimeographing. The mimeograph prints facsimile type-written letters by means of a stencil of wax-coated paper through which the letters are cut by writing on the stencil sheet with the typewriter.

The ribbon must be thrown back and disconnected, so that the type strikes directly on the thin fibre protecting sheet.

It is important to see that all the types are quite clean. Any dirt in such letters as a, s, e, o, n, m, or the like should be carefully picked out with a pin, and all the letters should be brushed.

The stroke of the type should be heavier than usual, but not too heavy. The right stroke or touch must be learned by practice. A stroke too heavy will cut the letters out altogether, while a stroke too light will not make a stencil that will print clearly.

As it is difficult to make work correct, great care should be taken to be sure the stencil is right from the start. A careful typewritten copy, with no corrections, each line exactly as the mimeograph should appear, is a guide worth having, and such a copy should always be made.

Any cracks or breaks in the waxed paper should be varnished over with mimeograph varnish, or covered with bits of paper pasted on with the varnish.

Care with the inking is necessary to get an impression neither too heavy nor too light.

Special mimeograph paper that will absorb the ink quickly should be used for mimeograph prints, and if the sheets offset (or ink from one sheet to the next) blotters should be laid between.

The sheets should be fed into the machine carefully, close to the guides, so that the typewriting will appear uniform on the paper.

The **Multigraph**, **Writer Press**, **Flexotype**, etc., are machines that print typewriter type set up as complete letters through regular typewriter ribbons.

Getting these machines adjusted so they will give a perfectly uniform impression, not heavier at the edges and lighter in the middle, or heavier in some spots and lighter in others, requires considerable practice and ingenuity. The important thing for the secretary is to see these defects and cause them to be remedied, through exercising proper inspection over others.

Phonograph Dictation. When letters are dictated to a phonograph they are recorded on a wax cylinder, which is taken off and put into a special pasteboard box and with others sent out to the phonograph operator, who puts the cylinder on his or her machine and transcribes from the reproduced sound.

In the first place, the dictation must be good. The cylinders or "cones" must be smoothly pared so they do not "grumble" in the machine. The operator should hold the mouthpiece always against his lips so that he feels it touch, or otherwise he will turn his head a little one way or another and some words will be lost. The dictation must be clearly enunciated. Then the operator must get accustomed to the voice before good work can be done.

The great difficulty with phonograph dictation is making changes or corrections. There is a scale, and wherever a correction is to be inserted a checkmark should be made on the small scale stamped on the letter or sheet of paper containing the name and address. At that point the operator will then look out for the correction before going ahead with the writing of what was originally dictated.

A vertical line may be drawn at the point on the scale where one letter ends and another begins, so that the operator will see at the start whether it is to be a long letter or a short letter.

When letters are answered, the original letters should be stamped with the proper notations and sent out to the operator, who will take the names and addresses directly from the original letters. When the letter dictated is not an answer.

the full name and address may be written on a sheet of paper with the notations as a guide to the operator. Then the operator will begin by saying Letter No. so-and-so, or Letter to so-and-so. If a letter is not finished at the end of the cone, on beginning the next cone the dictator should say, "Continuation of letter to so-and-so."

Each cone box has a letter of the alphabet or number which should be written on the original letter or paper containing the notation so that the operator can at any time find the right cone for a given letter.

The most important rule of all for the operator is, **USE YOUR COMMON SENSE**. The operator should be sure that what she puts on paper will make sense, and if what has been dictated sounds like something ridiculous, that should be no reason for putting down that ridiculous thing. A little thought will suggest what must have been intended.

While the enunciators hanging in the ears and the grating of the machine may cause nervousness for a time, that will gradually wear away, and transcribing can be done at a high rate of speed. The speed of the machine should be adjusted so that it is a little faster than the operator can write. In this way speed may be gained. That which does not seem to make sense should be gone over again, and even yet again, till the operator can make out what was said. As in most things, patience is the key to success.

Letter Copies. Every letter that goes out of an office should have a copy to be kept on file for reference.

The old-fashioned way of making copies of pen-written letters was by the **letter press**. The letters were written with copying ink (a special kind), and when ready for mailing were laid in the letter book, face up, and the tissue page turned over it. Then a wet cloth was laid on top of the tissue sheet, and over that a protection sheet to keep the water from soaking into the letter above. On this another letter was laid and the tissue turned down over it, another wet cloth laid on that, with another protection sheet; and so on till as many

letters as possible were in the book. Then it was placed in the press and screwed down tight. After a few minutes it was taken out, the letters, wet cloths and protection sheets removed, and the copies would be found remaining on the tissue. These letters were then entered in the index book by the name and reference to the page of the copybook on which the impression had been left. The wet letters had to be left to dry a little before being put in the envelopes, or the moisture would loosen the seals of the envelope.

Next came the **roller copier**, in which the letter with the wet cloth over a continuous tissue sheet was run between rollers like those of a clothes wringer, and the tissues were cut off and pinned to the backs of the letters they answered. In this way the copies of the answers were to be found in the same place as the original letters, instead of being looked up in a separate book.

Both of these methods have been very largely superseded by the use of carbon copies. When a letter is written on the typewriter a carbon is made and pinned to the back of the letter answered, and both are filed in a vertical filing cabinet.

Carbon Copies. When one carbon copy only is required a sheet of manila paper is most commonly used. When several carbons are to be made special thin paper is required, and the greater the number of carbons the thinner must the paper be. Five good carbons is about the limit possible, even with very thin paper, and with ordinary paper three carbons is the working limit.

When several carbons are to be made a backing sheet may be folded down over the head of the original and all the carbon sheets, so there will be a clean, smooth edge to go into the typewriter.

A heavy touch is required when several carbons are to be made. Care should be taken in putting the paper into the typewriter to see that the backs of the carbon sheets are toward the type. The best way is to lay out the paper, with

the carbon sheets face up. Then insert them in the machine with the black face toward the operator. A fixed habit in this regard will obviate blunders.

Carbon copies of contract letters to be complete should be signed the same as the originals. The letter press is sometimes preferred because it shows the signature as well as the body of the letter.

Other Machines. Adding machines are now coming into general use and deserve special attention. Prolonged practice such as is required on the typewriter is necessary for success.

Envelope sealers are used in large mail-order houses and where circular work is sent out.

Letter folding machines and multigraph printing machines are also sometimes used. In all cases the manufacturers supply special books of instruction.

CHAPTER V

Business Papers

The simplest form of bookkeeping is the cash account. Every boy or girl, man or woman, should keep a personal account of receipts and expenditures, in a little pocket account book; and the private secretary or confidential stenographer will usually find it necessary to keep a little cash account of money intrusted by the manager for carfare, special office supplies, etc. Sometimes these little sums of money do not seem worth bothering about and no account is kept of them. One day the manager will say, "What did you do with that quarter I gave you last week?" He has forgotten that you gave ten cents of it to the office boy for carfare, and is surprised when you say you have only fifteen cents left. If everything is recorded in a book, no doubt will exist in his mind, and you get credit for being a careful and exact person. The habit of keeping an exact account of all small expendi-

tures, either for oneself or another, is perhaps the most distinctive mark of a good private secretary.

Cash Books will have these words stamped on the cover, and the pages inside will be ruled as follows:

--	--	--	--	--	--	--

Fig. 4. Ruling for Cash Account.

The first column is for the date, the second or wide space is for the item entered, the next pair of columns is for dollars and cents to be debited, and the pair of columns after the double rule is for dollars and cents to be credited. Money received is entered in the Dr. column, money paid out in the Cr. column. This is arbitrary usage from immemorial past time. Whatever is left on hand at any time should be entered in the Cr. column or column of expenditures as "Cash to balance," and then the two columns should add up exactly the same. If they do not "balance" an error has been made.

Invoices

When goods are sold in a large or formal way, especially when there are several items, all the items and prices are written in a list on a special form called a "bill" or "invoice." If cash is paid at time of delivery the bill is receipted or marked "paid." Usually the bill is employed when goods are not paid for, and it serves as a memorandum of the charge of all the items, only the total being entered in the ledger.

Three different forms of billheads are in general use. The old-fashioned form reads (Name and address of buyer) "To (name of firm selling) Dr.," meaning in simple language that John Jones is a debtor to James Smith. Another form reads (Name and address of buyer) "Bought of (name of firm selling)"; while the third form gives the name of the selling firm in large type in the center, and then at one side in smaller type are the words "sold to," followed by the name and address of the buyer. The terms of sale are also usually written in a blank space on the billhead, and there are various small blanks for different order numbers. As invoices are to be carefully distinguished from various shipping memorandums and from "statements," the wording as indicated above is important. Look for the wording given above and you will then instantly know whether you have in hand an invoice or not.

In wholesale billing the catalogue or pricelist number of

the article is universally indispensable. In retail billing no article number is used except in catalogue mail order business, but the charge slip number is required.

Checking Invoices

It is the duty of the private secretary to check all invoices for supplies and other goods sent direct to the manager, whether for his private use or for firm use.

When printing, stationery, or supplies of any kind are ordered, the order should be in writing. An order form in a special book is the best way in which to keep track of orders, and usually if the secretary or assistant will ask the manager to supply such a book it will be secured at once. Such books are in duplicate so that a carbon copy is made. The copy is kept on file and the original order is sent for the goods.

If there is no special order book, a letter should be written and the carbon copy kept on the desk of the secretary until the goods come in.

When they are received an invoice should either accompany them or will be mailed in later.

The first duty of the secretary is to find out whether that invoice has come in as it should, and if it has not come to telephone the sellers of the goods and get a duplicate.

With the invoice in hand, first compare it with the written order, and examine the goods to see that all the items are there as ordered and charged. Count the number, and make sure the goods are in good condition.

If everything appears to be all right, mark the invoice "O. K." with your initials. See if the manager wishes to put his O. K. on it also and send it at once to the accounting department to be paid. Here it will be kept on file till the "statement" comes in, when it will be checked with the corresponding item in the statement, along with any other bills, some of which may come from entirely different departments. If the O. K.'d bill is on file, the account will be paid without any further inquiry.

A. J. BROCK, Pres.

CHICAGO, March 5, 1919

Bardwell & Bartley Co.,

1700 Fifth Ave., Chicago

Brock & Rankin,

INCORPORATED

Edition Book Manufacturers

619 SOUTH LA SALLE STREET

TERMS: NET CASH ON 15TH OF MONTH FOLLOWING DATE OF BILL

TELEPHONE
HARRISON 429

INDEX
235

OUR ORDER NO
1642

YOUR ORDER NO
385

500 Pocket Cash Book @40¢

\$200.00

Credit Memorandum

In case goods are returned, or an allowance in price is made because of damage, or the like, a "Credit Memorandum" should always be obtained at the time. This is in form like an invoice or statement, but always has on it the words "Credit Memorandum" in place of "Statement from." It should be checked and O. K.'d just like an invoice, and sent to the accounting department for use in checking the statement.

INDEX	WANAMAKER, CARSON, FIELD & CO.		
YOUR ORDER NO	RETAILERS, WHOLESALE, MANUFACTURERS		
OUR ORDER NO	NEW YORK 1419 BROADWAY.	CHICAGO STATE AND WASHINGTON	WHOLESALE DEPARTMENT
SOLD TO	CHICAGO. APRIL 25, 1919.		
	MESSRS. CLARK & WILSON, 3648 WEST MADISON ST., CHICAGO, ILL.		

SHIPPED VIA					30 DAYS RET OR 10 DAYS LESS 1%	60 DAYS RET OR 10 DAYS LESS 2%
2 CS	#2 CUT STRG BEANS	4	1 10			4 40
1 CS	#1 SLICE PINEAPPLE	4	1 50			6 00
1 CS	MED PEANUT BUTTER	2	1 45	2 90		
1 CS	MED JAR SLICE BEEF	2	2 00	4 00		
5 BXS	BULK LUMP STARCH	250	2 98	7 45		
2 CS	EAGLE COND MILK	2	6 50			13 00
1 CS	UNDERWOODS $\frac{3}{4}$ MUST SARDINES.	1	4 70			4 70
1 OB	VEEKO SML LEMON JUICE	3	1 10	3 30		
30 LB (Continued)	CONT HIRSCH POTATO CHIPS	30	18 $\frac{1}{2}$	5 55		
					23 20	28 10

Fig. 6. Wholesale Invoice.

Statements

It is customary at the end of each month to send a list of all the invoices rendered during the preceding month. This

is called a "statement," and usually this word appears at the top. In place of the words used in the invoice it usually has the words "In Account with." Either of these phrases will indicate a statement. The invoices are identified usually only by the date, or sometimes by the order number, and the amount.

The various invoices are listed first, and then at the bottom the word "Credit" or "Cr." is written across the middle of the page, and below are entered the various credits, which include money paid on account, allowances for goods returned, and the like. The sum of the credits is subtracted from the sum of the invoices, and the difference is the amount due and payable.

In case the invoices of the preceding month, which have been entered on one statement already, have not been paid, the total shown on all preceding statements is entered in the first line as "Balance due."

When the words "Debit," "Credit," and "Balance" do not appear with separate columns beneath them, the first two columns receive the various amounts of different invoices and the second two columns receive totals.

See Figs. 7 and 8.

The important thing for the secretary is to know what these different forms mean and how to check them. In all large houses they are made out for that house by specially trained bookkeepers. In very small offices the secretary frequently has to attend to making out invoices, statements, etc.

Sometimes the total amount due is written on a short statement blank and sent about the 20th of the month as a reminder to pay up.

Retail Billing

In retail stores the best prevailing custom today is to give the customer a sales check as shown in Fig. 10a if the sales are for cash or as in Fig. 10b if the sale is charged on a weekly or monthly account.

At the end of the week or month an itemized statement-bill is sent. It is in form like a statement, but it has the words "Sold to" or "Bought of," the same as a bill.

WANAMAKER, CARSON, FIELD & CO.

RETAILERS, WHOLESALERS, MANUFACTURERS

NEW YORK
1419 BROADWAY

CHICAGO
STATE AND WASHINGTON

CHICAGO, APR 1 1919

SOLD TO MR. FRANK WILSON,
EVANSTON, ILL.
7/5651

MAR							
26209	11	1 NAIL BRUSH		50			
		1 TOOTH BRUSH		25		75	
23810	14	1 VASE		50			
24106		1 BOTTLE COLOGNE		50			
23510		4 SHIRTS	1 00	4 00			
26205		1 HAND BRUSH		35			
		2 TOOTH BRUSHES	15	30			
24021		2 U SUITS	1 00	2 00			
23510		2 PAJAMAS	1 00	2 00			
26213		1 HAIR BRUSH		95			
		1 COMB		25			
24819		1 PR SLIPPERS		1 25			
20906		3 U SUITS	50	1 50			
20481		1 DZ HDKFS		2 00		15 60	
21019	15	1/3 DZ PR HOSE	4 00	1 33			
6418		1 PR RUBBERS		70			
4709		1 SUIT		13 50			
26413		1 PR SHOES		3 50		19 03	
4102	17	2 TOOTH PASTE	19	38			
23510		1/2 DZ COLLARS	1 50	75			
23507		1 PAJAMAS		1 00			
20901		2 U SUITS	50	1 00		3 13	
8304	18	1 WAIST		5 50			
		1 WAIST		5 00			
20511		1 VEIL		75			
20313		1 GULMP		50			
23830		1 PR CUFF LINKS		50			
		1 C BUTTON		10			
		2 C BUTTONS	05	10		12 45	
5917	22	1 FIIM		75			
		1 POWDER		25			
		2 BOLTS RIBBON	20	40			
23563		2 DRESSES	10 00	20 00			
26539		1 HAT		7 50			
27464		1 BELT		75		29 65	FORWARD

Fig. 9. Retail Monthly Statement or Invoice.—First page only.

In the first column is the number of the sales slip; in the second column is the item, and beyond that the price each, per dozen, or the like; in the first pair of figure columns are the totals for the items, while in the second pair of figure columns are the totals for each day, added up day by day during the month. Credits are written in red. See Fig. 9. The word "forward" means the amount is carried forward to a second page.

NAME _____

[illegible]

Check must accompany goods in case of Error Return or Exchange
Fig. 10a. Check for Cash Sales.
(Size reduced.)

Fig. 10b. Check for Charge Sales.
(Size reduced.)

The Ledger

Carbon copies of the invoices may be gathered into a loose-leaf sales book, or the items may be kept in a daybook or journal ("book of original entry"), while totals only are carried to the ledger. Here the debits are entered on the lefthand side of the page and the credits on the righthand side of the page. The "Balance" is the amount then due as shown on the latest statement. In the ledger will be found the records of all the statements for a long time past. In order to find out just what was in the invoice, reference must be made to the journal or salesbook, so the journal page must always appear in one column. See Fig. 11.

Small pencil figures are frequently seen on ledger pages. These are the additions of the items entered above. Until the account is closed these pencil footings are used as the totals for the purpose of finding out quickly what balance may be due.

Samuel Jones

Jan	3	Mdec.	4	17	25	Feb	15		30	20	00
"	10		10	6	00						
"	15		14	19	37						
"	21		17		75	Feb	20	Bal		23	37
				43	37					43	37

Fig. 11. Simple Form of Ledger.

Frequently secretaries are required to look up accounts, and if they know how to do it without calling on the bookkeeper when he is busy, it saves time.

The philosophy of analyzing accounts and making the entries that will show whether the business is making or losing money, whether any department is costing more than it earns, etc., etc., is the "science of accounting."

The secretary is usually concerned only with the records of invoices and statements, and should not get these simple records, easily understood, confused with the complicated and difficult science of accounting.

The Bank Account

Carefully distinguish between a savings account and a checking account.

Savings accounts are for small deposits of one dollar and up. The deposits draw interest at about 3 per cent per annum, beginning on a certain day of the month or month of the year, following the deposit.

All that is necessary in opening a savings account is to go in person to the bank with the money. The signature of the depositor is taken in a book, and a small bank-book is given to the depositor which shows the amount deposited. In order to draw money out, the same person must go to the bank with the bank-book (though in case of emergency he may send a written order). The clerk at one of the windows takes the book and writes out the order or form of check, which the depositor must sign and take to another window to have the signature compared with that originally placed in the big book of the bank. In large banks payment is made at still a third window. Checks cannot be used to draw money from a savings account.

All large business houses and also private individuals who have usually at least a hundred dollars on deposit all the time, may open checking accounts for convenience. Usually these do not pay interest, but the bank gets the use of the average balance as payment for the trouble involved.

To open a checking account it is necessary to go to the cashier of the bank in person with some introduction from a person known to the cashier, such as an old depositor. The bank wants to know whether the person is honest or not, and wants to see the face of the person depositing so as to be able to recognize him if he comes to the bank again at any time.

Business managers usually have private checking accounts, which they expect their secretaries to care for. It is important to know how to make out deposit slips, indorse checks and different kinds of money orders, list them correctly on the bank deposit slips, and get currency when needed from the bank for use of the manager or for pay-rolls.

Printed deposit slips are furnished by the bank, together with books of blank checks. See Fig. 12.

Illinois Trust & Savings Bank

Credit Account of

John Henry Blackman

CHICAGO. *Jan. 31,* 19*10*

			Currency and Coin Checks on this Bank and other Items except Checks on Chicago Banks.		
EXCHANGE			DOLLARS	CENTS	TELLERS CHECK
{	CURRENCY			97 00	
	SILVER			2 75	
	GOLD			20 00	
Checks on other Chicago Banks Express and P.O. Money Orders.				100 00	
DOLLARS		CENTS		56 19	
	1	37		13 75	
	17	08		8 00	
	9	50		8 00	
	10	00			
	37 95			305 69	
				37 95	
				343 64	

Fig. 12. Bank Deposit Slip.

The name in which the account is carried is written at the top of the deposit slip, and the date is entered. Then the money, checks, etc., to be deposited are separated. The gold is added up and written opposite the word "Gold," and the silver in the same way. Sometimes these two items are called simply "Coin," which means both gold and silver money. The greenbacks or "bills" are called "Currency," and the total of these is entered against that word in the slip.

At the left there may be a place for the United States money orders, express money orders, and checks on banks in the same town or city. All these items the bank sends to the "Clearing house," where different banks in the same town exchange their own checks and settle the total of their differences every day.

Checks on banks out of town are written in the column below where the various kinds of money have been entered. In all cases, each check or money order is entered separately.

Last of all the three different groups of entries are added together for the total. The bundle of money and checks, properly sorted out with a rubber band around each lot, is handed with the deposit slip to the receiving teller, and after checking the items over and adding them up, he writes the total of all in the bank-book that is handed him, and this entry is the depositor's receipt for what has been deposited.

Bank Checks

In order to get any money out after it has once been deposited in a bank, an order called a "check" has to be written out and signed in ink by the person to whom the account belongs. See Fig. 13.

Forest Hill, Ind., Jan. 10, 1910 No. 1327

THE FIRST NATIONAL BANK
OF FOREST HILL, INDIANA

PAY TO THE ORDER OF John Harmon \$ 19³⁷/₁₀₀

Minister and 37/100 DOLLARS

Joseph Gard

Fig. 13. Bank Check.

A check given in payment of a bill is usually made payable to the person who has rendered the bill. If this is done, the

To protect itself, the bank requires the person who presents a check for payment to be personally introduced by another person who is known to the bank. This is called "identifying." When the person has an account with the bank, no identification is necessary. But in all cases, as a guarantee and a sort of receipt for the money, the bank requires that the check be "indorsed." "Indorsing" a check

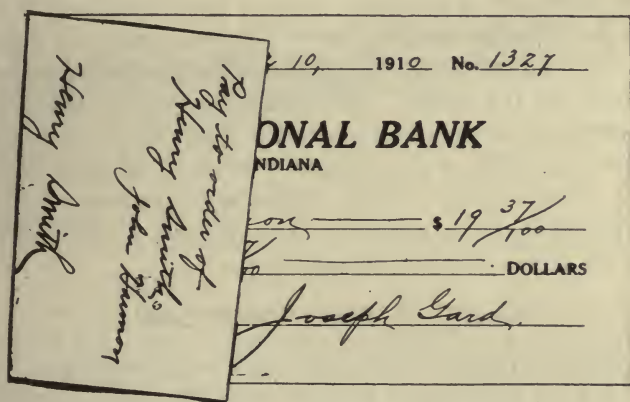


Fig. 14. Same Check Indorsed.

means writing the name across the back. See Fig. 14. Notice that when the check lies face up before you the reading matter begins at the left. The lefthand edge forms the top of the back, and the indorsement should be written near the top of the back, which is the lefthand side of the face of the check. Many persons cause considerable inconvenience by writing their indorsements on the other end, that is with the righthand side of the check as the top.

Forms of Indorsements

If only the name is written across the back of the check it is said to be "Indorsed in blank" and then any one can get the check cashed, for the bank has its receipt in full there and acknowledges no other responsibility.

If the check is indorsed with the form "Pay to E. L. Jones or order," (Signed) "A. Depositor," the bank could be held responsible if it paid the money to any one except "E. L. Jones" or some one to whom he gives an order by writing the same form with his name under the first indorsement. There can be any number of indorsements on the back of a check. There are frequently half a dozen.

The signature of a rubber stamp is legal, and usually when checks are simply deposited in an account, they are indorsed by the bookkeeper, who merely stamps the form, including the name, on the back. The common form for this sort of indorsement is an order to pay to the bank where the account is carried, as "Pay to the Illinois Trust and Savings Bank or order. A Depositor." While checks are accepted for deposit when indorsed by a rubber stamp, money is not paid out except on a pen-written signature.

Checks to "Bearer" and "Cash"

When it is desired that the person presenting a check should get the money just as if he were offering a twenty-dollar banknote to be changed, and the bank is released from all responsibility to pay to any given person, the check is written "Pay to the order of Bearer." In that case the bank usually asks the person who presents the check to indorse it just as a memorandum of who he or she is.

When the depositor himself wants some cash for personal or office use, he writes out his check "Pay to the order of Cash," and the bookkeeper or stenographer can present the check and get the money without indorsing it. Sometimes the depositor writes out a check "Pay to the order of Self," and in

that case he must write his own name on the back as an indorsement before he can get the money.

The Stub

In the books of blank checks furnished by the banks there is opposite each check a special page on which to keep a record of the check, or at the lefthand side there is what is called a "stub," a little blank on which the important facts about the check can be recorded for future reference if necessary. See Fig. 15.

<i>Brought forward</i> <i>DEPOSITS</i>		CHECKS SHOWING ALTERATIONS OR ERASURES WILL NOT BE HONORED.
		No. _____
		_____ 191 _____
		Order of _____

<i>Balance</i>		_____
<i>Check No. _____</i>		_____
<i>Carried forward . .</i>		\$ _____

Fig. 15. The Stub.

Secretaries are commonly expected to write out checks and fill in the stubs. Then the manager has only to sign the checks with his own name, which is compared with the signature on file in the bank. This is the identification. If any one else wrote his name it would be forgery. The rest of the check can be written in any handwriting or on the typewriter, for only the signature must be such that it can be identified.

The important items in a check are as follows:

The number (so that when checks have been paid and are returned by the bank with the written-up bank-book, the secretary can run rapidly through the numbers and see if any number is missing—that is, if any check is still outstanding

and has not been paid so that it does not appear in the bank balance);

The date (very important in identifying different checks given to the same person, and as a sort of index in looking up correspondence, etc.);

The name of the person to whom the check was made payable;

The amount in figures.

Personal accounts are often kept entirely on the stubs of checkbooks. The amount of each check should be carried forward to the next page or stub and deducted from the total deposits in the bank so as to show at a glance how much money is left not checked out. If you ask the bank how much money is on deposit, mistakes may be made owing to the fact that some check has not been cashed. It is very important to keep the record of the checks given out so the account will not be overdrawn. Whenever a new deposit is made, that is entered on the side of the stub also, and is added to the balance left after deducting previous checks. In Fig. 15 the right-hand side is the stub proper, and the lefthand side may be used as desired to keep the account.

Keeping these private checking accounts accurately is a special duty of many secretaries. If all money received is first deposited in the bank, and whenever cash is wanted it is drawn from the bank on a check, then the check stubs will show a complete record of the account and no other record need be kept. Or the bank's balance of the account can be compared with the balance shown in the account books, and this will serve as a check of accuracy in keeping the books. It is an excellent rule that all money shall first be deposited. If for any reason money received in currency has to be used before it is possible to go to the bank, or money is received in postage stamps which cannot be deposited, the account may be kept straight by drawing out enough money to cover these items and redepositing it.

United States and Express Money Orders

United States money orders can be obtained only by going to the postoffice. This duty usually falls to the secretary. Fig. 16.

10100 (OFFICE NUMBER)	Barclay Center, N. Y.	522204 (SERIAL NUMBER)	10100 (OFFICE NUMBER)				
JUN-5		1919	JUN-5 1919				
PAYING OFFICE O STAMP HERE	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>DOLLARS</td> <td>CENTS</td> </tr> <tr> <td>5</td> <td>00</td> </tr> </table> (AMOUNT FOR WHICH ISSUED) NOT GOOD FOR MORE THAN LARGEST AMOUNT INDICATED ON LEFT HAND MARGIN		DOLLARS	CENTS	5	00	ISSUING OFFICE O STAMP HERE
DOLLARS	CENTS						
5	00						
COUPON							
FIVE DOLLARS 00 CENTS							
WRITE WORDS FOR DOLLARS							
PAYEE. Wanamaker, Carson, Field & Co.							
REMITTER John D. Westover							

ANY ALTERATION OR ERASURE REMOVES THIS ORDER VOID
COUPON SHOULD BE DETACHED HERE BY PAYING POSTMASTER
THIS COUPON SHOULD BE RETAINED AT PAYING OFFICE

WILL PAY AMOUNT STATED ABOVE TO ORDER OF PAYEE NAMED IN ATTACHED COUPON OF SAME NUMBER
RECEIVED PAYMENT.
POSTMASTER
PAYING POSTMASTER SHOULD SEND THIS ORDER TO AUDITOR WITH A 'D' STATEMENT

Fig. 16. United States Money Order.

Express money orders may be bought at the office of any national express company. Fig. 17.

NOT PAYABLE FOR MORE THAN FIVE DOLLARS

WHEN COUNTERSIGNED
BY AGENT AT POINT OF ISSUE

EXPRESS MONEY ORDER

13- 2695818



AGREES TO TRANSMIT AND

PAY TO THE ORDER OF *The Chicago Telephone*

DOLLARS	15
CENTS	

THE SUM OF *One*

DOLLARS	15
CENTS	

NOT GOOD FOR MORE THAN THE HIGHEST PRINTED MARGINAL AMOUNT IN NO CASE TO EXCEED FIFTY DOLLARS

COUNTERSIGNED *H. E. Carter* AGENT
 ISSUED AT _____

J. S. Mayo TREASURER
 NAME OF REMITTER
Sherron Cody

DATE _____ 1913

ANY ERASURE, ALTERATION, DEFACEMENT OR MUTILATION OF THIS ORDER REMOVES IT VOID

Fig. 17. Express Money Order.

Money orders are necessary when a small remittance is to be made to strangers, who may be afraid to accept personal checks, or when there may be an exchange charge on checks

that strangers will not like to pay. Money orders are used in such cases for small amounts, bank drafts or cashier's checks for large amounts.

As postmasters do not as a rule accept personal checks, it is necessary to go to the bank and get the currency, which in turn is taken to the postoffice. Here a blank application form

Dollars Cents \$	Stamp of Issuing Office 	(Form No. 6001) No.
--	---	-------------------------------------

The Postmaster
will insert

here.....
the office drawn on, when the office named by the remitter in the body of this application is not a Money Order Office.

Spaces above this line are for the Postmaster's record, to be filled in by him.

Application for Domestic Money Order

Spaces below to be filled in by purchaser, or, if necessary,
by another person for him

Amount

Five Dollars ten Cents

Pay to }
Order of } **James S. Smith**
(Name of person or firm for whom order is intended)

Whose }
Address }
is } No. **169 Baker** Street

Post }
Office } **Hamilton**

State **Ohio**

Sent by **Harder & Co.**
(Name of Sender)

Address }
of }
sender } No. **170 North Fifth Ave.** Street

PURCHASER MUST SEND ORDER (ON BLUE PAPER) TO PAYEE

will be found, which must be filled out, and the postmaster will in turn give a form a little different from the ordinary draft or bank check.

When United States money orders are received, it is to be noted that they must be indorsed on the face in the blank space marked "Received." They may be deposited at the bank for collection through the clearing house like ordinary checks. Rubber-stamp signatures will be accepted.

Express money orders are indorsed on the back, like common checks.



2-16 Chicago, MAY 14 1913 No. 501217

Illinois Trust & Savings Bank

PAY TO THE ORDER OF

G. J. Follette \$1.85

Four and 85/100 Dollars

CASHIER'S CHECK

F. S. Estan CASHIER

Fig. 19. Cashier's Check.

Drafts

There are two kinds of "drafts." One is the order of one bank on another. A bank in Oshkosh, Wis., for example, has an account with the National City Bank in New York, and when Mr. Depositor wants to send a check to a town in New Hampshire, and wants to know that the person who gets his



2-16 Chicago, JUN 6 1913 No. 338358

Illinois Trust & Savings Bank

PAY TO THE ORDER OF

Lake Forest Lumber Co. \$826

Eight & 26/100 Dollars

To The Chase National Bank,
New York 1-74

F. S. Estan CASHIER

Fig. 20. Bank Draft.

check can get it cashed without any trouble or delay, and without paying for having it cashed, he asks his bank cashier to give him a draft, or he "buys a draft" on "New York" or "Chicago." A draft is as safe and as good as a money order, and usually can be had by a depositor without paying for it. For local use a "Cashier's Check" is preferred.

There is also a very different kind of "draft." When a man at a distance doesn't pay his bill, and the person to whom the money is owing wishes to have a local bank send a boy around and try to collect the money or find out why it isn't paid, he writes out a "draft" like Fig. 21. Similar drafts are used in making C. O. D. shipments by freight. See the chapter on "Transportation."

CUSTOMER'S DRAFT



Chicago, *January 6, 1919* \$*19*^{*50*}/_{*100*}

2-16 *At sight* Pay to the order of

Illinois Trust & Savings Bank

Nineteen^{*50*}/_{*100*} Dollars

Value received, and charge to account of

to *J. G. Smith Co.* } *James Hotchkiss*
Harrison, N. J.

WITH EXCHANGE

Fig. 21. Customer's Draft.

The customer deposits his draft in his own bank, and his bank charges him 10c or more to send it to a bank in the town where the debtor lives. That bank in turn presents it and tries to find out why it is not paid if it is "dishonored." Many business men dislike to have their "paper" dishonored.

Promissory Notes

When a man can't pay his bill at the time it falls due, and wants more time in which to get together enough money, he sometimes offers to give the creditor a "note." This is often spoken of as "paper," though checks and drafts are sometimes spoken of under that term. "Paper" is pre-eminently promissory notes.

Notes and drafts are usually to be had in books like check-books, with stubs that should be filled out in the same way for permanent reference.

Drafts on other banks, known as "exchange," are deposited like any checks.

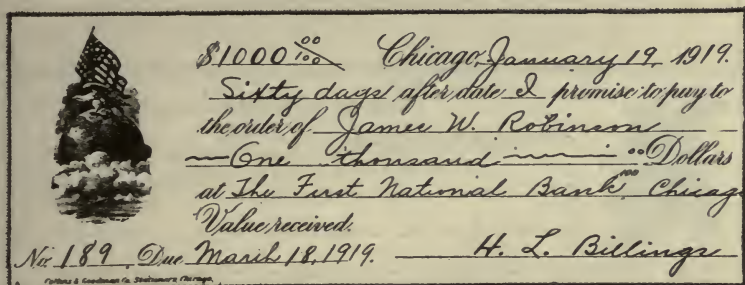


Fig. 22. Promissory Note.

Collection drafts and notes are received by the bank "For Collection," and usually are entered in the back of the bank-book under the head "Collections." When they have been collected and the money is received, it will be credited to the regular bank account.

In order to get money immediately on a note, the manager must himself arrange to have the note "discounted," and a certain amount is deducted by the bank for advancing cash on it. Only notes that are regarded as safe will be discounted.

Receipts—Voucher Checks

We have already seen that when a man writes his name across the back of a bank check, the bank accepts that as his receipt for the money it has paid him, and the check will be recognized in court as a receipt for the bill it pays if there is any way by which a particular check can be connected with a particular bill. Of course the easy way to do this is to have the bill attached right to the check, or printed on the same piece of paper. Such a combination of check and invoice is

called a "voucher check." The check is not paid by the bank until the invoice has been receipted.

A simple receipt for money by which a bill is paid is given by writing at the bottom of the invoice or statement, "Received Payment," followed by the name, or simply "Paid." Fig. 23 gives a form for a simple receipt for money.

Fig. 23. Form of Receipt.

The Balance Sheet

When a person has money owing him, and owes money to others, and has property or goods which he has not sold but expects to sell and realize money from, he finds out just how he stands by making out a balance sheet.

First he takes account of all notes and other forms of "paper" on which he can later collect money and enters under a head "Bills Receivable." This means "bills" in the technical banking sense, not "invoices" or "book accounts." "Bills Payable" are the notes and other forms of paper he will have to pay. Then he makes a head "Accounts Receivable" and enters under that head all the totals of the statements or invoices he has rendered for goods he has sold which have not been paid for. Under the head "Accounts Payable" he enters the totals of all the statements or invoices for goods which he has bought but has not paid for. Under the head of "Inventory" he makes a list of all the goods he owns with their pres-

ent value to him. Of course, this is what they cost him, or what they are now worth to him. Also in this column would be entered all the real estate he owns. Under the head "Cash" would appear the balance of all the money he has on hand in his office or in the bank.

The balance sheet is the summary of all these different items. The money he has on hand, the goods he owns, the "paper" owing to him, and the balance in his favor of all "Open Accounts," is entered under the head of "Assets." All that he owes in any form, including the capital with which he started business and the surplus he has accumulated, should be entered under the head of "Liabilities." These two accounts should exactly balance when added up. The fact that the two balance proves that his accounts are correctly entered. The item entered as "surplus" shows how much he has in excess of his original capital. This is in reality the difference between what he owes and what is owing him or he has in the form of goods. It is similar to the "Cash to balance" in the cash account.

Pay-roll

Pay-rolls are made out in different ways according to the character of the particular business. Usually when salaries are paid weekly of uniform amounts, a book properly ruled has the names at the lefthand side, then a column containing the authorized salary, and after this a series of columns with a date at the head of each. Under the current date the actually earned salary for the past week is entered. Deductions may be made in any week so pay for that week will be reduced.

At the top or bottom is a place for the proper officer to sign, indicating his approval. A check is presented to him at the same time and he also signs the check.

Accompanying the check is a little memorandum made out by the person who has charge of making up the pay envelopes. This shows how many nickles, dimes, quarters, halves, dollars, etc., are required in currency to fill the envelopes correctly.

Form 22

20M. 11-27-12 P. F. P. & Co.

THE NATIONAL CITY BANK OF CHICAGO

MONEY WANTED FOR PAY ROLL

_____ 191_____

FOR _____

GOLD.				
\$ 20.00				
\$ 10.00				
\$ 5.00				
CURRENCY.				
TWENTIES				
TENS				
FIVES				
ONES and TWOS				
SILVER.				
DOLLARS, in \$20 rolls, . .				
HALVES, in \$10 rolls, . .				
QUARTERS, in \$10 rolls, . .				
DIMES, in \$5 rolls, . .				
NICKELS, in \$2 rolls, . .				
PENNIES, in 50c rolls, . .				
TOTAL, . .				

Fig. 25. Currency Slip.

A convenient way of counting up the different kinds of currency needed to fill the envelopes in the best way is as follows:

Take a sheet ruled with twelve columns and write at the top figures indicating the denominations of currency that may be needed. In the column at the left copy off the amounts of the wages in the order they come on the pay-roll as made out above. Each wage is then distributed into its most suitable denominations, as \$50 would be five tens, \$47.27 would be four tens, one five, a two, twenty-five cents, and two cents.

	10	5	2	1	.50	.25	.10	.05	.02	.01
\$ 50.00	5									
47.27	4	1	1			1			1	
21.88	2			1	1	1	1		1	1
Etc.										
	11	1	1	1	1	2	1		2	1
\$119.15	110	5	2	1	.50	.50	.10		.04	.01

At the bottom of each column you easily add up the total number of pieces of each denomination required and copy this off on a slip for presentation to the bank with the pay-roll check (usually banks furnish blank requisitions for currency for pay-rolls—See Fig. 25.) In a line below you figure the totals and add them up to see if they tally with the direct addition of the wages in the lefthand column.

With a sheet like this before one, it is possible to make up a pay-roll very rapidly and very accurately, for you see at a glance just what coins go in each envelope.

Incoming Mail

It is often the duty of the confidential stenographer or private secretary to open the mail, especially when there is a large amount of it as in a mail order business.

The first important point in this connection is to see that the full address is on the letter itself. It may be found only on the envelope, and possibly the postmark will be required to decide where the letter comes from. In case of doubt, the envelope should always be pinned to the letter.

When there are inclosures of any kind they may be pinned to the letter, or they may be placed in a pile by themselves. In either case, even if the inclosure is pinned to the letter, a memorandum should be made on the letter so that if the inclosure is ever taken off and the letter placed in the file it will be possible to know just what inclosure actually was received. If the inclosure is mentioned in the letter but is missing, "No inclosure" should be written on the letter and the envelope preserved to show whether it has been tampered with.

If there is a money order for 50 cents, we would write on the letter firmly and clearly, "M. O. 50c." If there are stamps, write "50c stamps"; if it is an express money order, write "Ex. M. O. 50c"; if it is a check, write "50c check," or "50c draft" if in New York or Chicago exchange; and so on.

As soon as the mail has been opened, the money received in different forms should at once be entered in the cashbook, and then it can be placed in the safe until the bank deposit is made up just before going to the bank. Making up the bank deposit will consist in indorsing the checks, etc., with the proper rubber stamp or with pen and ink, sorting them out as required by the bank, and listing them on the bank deposit slip. A rubber band is usually slipped around the various items for deposit, and the whole slipped inside the bank-book. At the bank there is nothing to be done, then, but to hand the bank-book with the items for deposit and the list inside to the teller, and he will proceed to make the entry and return the bank-book.

Exchange

Banks charge from 5 cents up for collecting the money on checks drawn on small places outside their own town or city. The teller knows just what towns must pay exchange and checks them on the deposit slip. The exchange is sometimes deducted from the total deposit, but more often the depositor pays it in cash as one of the petty cash expenses of the office.

If the latter is the custom, the secretary* should always have some small change with which to pay the exchange. There is no exchange on drafts on New York or Chicago and other large centers, express or government money orders, and checks that can go through the local clearing house.

Household Bookkeeping

It is often the duty of the private secretary to look after the special household or private accounts.

As has already been stated, the most convenient way to do this is to see that all accounts are paid by check, money received always being first deposited in the bank. Then a memorandum of what each check is for should be made on the stub. These check stubs will be the book of original entry, and from them the items can be posted into a ledger for the purpose of classifying them, so as to find out how much this costs or that costs, or the other.

If there are many little receipts, as from the sale of milk, vegetables on a farm, chickens, or eggs, all the items can best be kept in a cashbook. If a check is handed over once a month to pay all expenses, the entry in the bank-book may be sufficient, and possibly no cashbook will be required. If however, many small items must be paid out in currency, where a check cannot be used conveniently, a cashbook will also be needed to keep these items.

Here, then, are the records. How, then, shall we find out what the proprietor wants to know?

He or she may want to know whether the fancy dairy is paying its own way or not, how much it really costs to keep up an automobile, what the family living expenses are, etc., etc.

In the checkbook stubs, the bank-book, and the cashbook will be found all the items mixed together. The bookkeeping consists in classifying them in a ledger.

The best way to do is to see just what information the proprietor really wants. Only he can tell you that, so you cannot make a start at classifying the accounts till you know what in-

formation is really desired. If no information is especially desired, then there is no object in classifying, and the original entries are best left as they are, to be classified at some future time if ever special information is desired. But if special information is desired, get the different headings from the proprietor and open a ledger account for each. There may be also miscellaneous items on which no record is specially desired, but in order to know you have overlooked nothing these miscellaneous items should be put in an account by themselves headed perhaps General Expense.

Then once a week, or once a month, at regular intervals, take the bank-book, the cashbook, and the check-stubs and enter each in some one of the ledger accounts. Unless all are entered, there is no way of checking totals to detect errors or being certain nothing important has been overlooked. On the debit side may be entered all matters of expense under each head, and on the credit side any money received or the checks from headquarters to cover the expense.

The total debit of each account and the total credit of each account may be carried to a single Balance Sheet, where the grand totals will show a balance exactly equal to the amount remaining in the bank.

This is simple single-entry bookkeeping, but it is the most practicable for the purpose indicated. If each item were entered twice, on the credit side of one account and the debit side of another, the sum of the credits would then always be equal to the sum of the debits, and we should have double-entry bookkeeping.

CHAPTER VI.

Transportation

Goods may be shipped by (1) mail, (2) express, (3) freight (rail or water).

In each case (including mail under the new parcels post provision) the value of the goods or the costs of transportation

may be collected from the person to whom the goods are sent. This is called shipping C. O. D.—collect on delivery.

The person or firm making the shipment is technically known as the “consignor,” the person or firm receiving the goods as the “consignee.” It is necessary to know these terms so as to sign in the right place on bills of lading.

Parcels under eleven pounds and not over 72 inches in combined length and girth may go by parcels post. When the charges are more than ten or fifteen cents they may often go as cheaply by express, and if the express company takes them it will call for them and deliver them, and also guarantee delivery. Mail delivery is guaranteed only by registry or insurance, for which an extra payment must be made. Shipments over a hundred pounds usually go more cheaply by freight. As the express company collects the goods and delivers them at destination, the real cost of freight as compared with express can be found only by adding the cartage or draying charge at both ends. These costs are often more than the entire express charge, yet people overlook them and pay more for a freight shipment plus cartage than for express with cartage included. Express shipments are much faster than by freight, usually two or three times as fast, as express cars are carried on passenger trains, which have the right of way, while freight goes in freight cars. When quick delivery is required even on large shipments, express is preferred. Often several carloads of scenery, etc., are shipped by express for theatrical companies.

Let us look at the Commercial Map of the United States which accompanies this book. The principal railroad lines are shown, drawn in different styles to indicate the express companies operating over them. As a rule only one express company operates over one railroad line. Only the larger cities (over 10,000 inhabitants and not all of these) are shown, and only the main lines of railroad. If all the small towns and branch lines were shown, the network would be too thick to

distinguish. As it is, the lines running into New York and Chicago are so numerous it is hard to follow them.

It will be noticed on this map that there are several different railroads connecting New York and Chicago, Chicago and Cincinnati, Chicago and St. Louis, etc. Many towns can be reached only by shipping part way over one line and part way over another, and there may be a dozen different combinations. Choosing the best route is called "routing," and is indicated on the shipping order as "via" this city or certain different railroads. "Via rail and water" on a shipment from New York to Chicago would mean by rail to Buffalo and by steamer over the Great Lakes from Buffalo to Chicago.

Shipping by Mail

All shipments by mail except first class (letter postage) must be tied so they are open to inspection.

Newspapers and periodicals bearing the words "Entered as second class mail matter" go at the rate of 1 cent for four ounces, and may be deposited in any mail box. All other printed matter, including books, circulars, etc., goes for 1 cent for two ounces, deposited in any mail box. The express companies take this printed matter from publishers and other large shippers at the same rate if marked "Schedule D," the minimum not less than 10 cents east of Denver, 15 cents west of Denver when shipped from Eastern points. Limit of weight by mail, except for one book, four pounds.

Merchandise can be shipped by mail only as fourth class (or under letter postage) by parcels post. The rate varies from 5c to 12c a pound (1c an ounce for four ounces or under) according to the distance. The package must be taken to the postoffice and ordinary stamps affixed. The rates may be found on a zone map or rate sheet obtained from any postoffice. The law provides for insurance and also for collections on delivery. Exact information should be obtained at the postoffice when the goods are sent, since they must be taken there in person, anyway. Packages by parcels post must not weigh

over 20 pounds in first zone or 11 pounds in other zones, nor have a combined length and girth of over 72 inches.

Shipping by Express

Occasional single express packages should be taken to the nearest express office of a company that has a railroad running to the town of destination. The proper company may usually be determined by glancing at the Commercial Map. If no company at the point of shipment does business in the town of destination, the package will be transferred from one company to another. A receipt for the package should be obtained from the express agent, as illustrated in Fig. 26, and if charges are prepaid this receipt will be marked "Paid."

READ THE CONDITIONS OF THIS RECEIPT.

AMERICAN EXPRESS COMPANY

Chicago, Ill., 23 W. Monroe St.

May 3, 1919²¹⁸

of **Wanamaker, Carson, Field & Co.**

Received at **Chicago, Ill., 23 W. Monroe St.** ²¹⁹
The property hereinafter described, which the Express Company undertakes to forward to the nearest point to destination reached by it, subject to the terms and conditions printed below, and which terms and conditions are agreed to by shipper or owner in accepting this receipt.

DESCRIPTION AND CONTENTS	VALUE ASSESSED AND GIVEN AS	ADDRESSED TO	DESTINATION	RECEIPTED BY
	Not given	Charles Reichs	Pittsburgh, Pa.	J. I. Samuel

NOT NEGOTIABLE

3. This Company is not to be held liable for any loss or damage, except as hereinafter set forth, for any loss, damage, or delay, by the failure of transportation, by the act of God or of the elements, by the negligence of Government, carrier, stevedores, pilots, tugs, or by reason of any of the causes or dangers incident to a state of war.

4. Not shall this Company be liable for any default or negligence of any person, corporation or association in which the said property shall or may be delivered by the Company, for the performance of any act of duty in respect thereto, at any place or point of the established routes or lines run by the Company; and any such person, corporation or association, is not to be regarded, deemed or taken to be the agent of the Company for any such purpose, but, on the contrary, such person, corporation or association shall be deemed and taken to be the agent of the person, corporation or association from whom this Company received the said property. It is further agreed that this Company releases upon the various Railroads and Steamship Lines of the country for its means of forwarding property delivered to it to be forwarded it is agreed that it shall not be liable for any losses or damages caused by the detention of any train or cars or of any steamboat or other vehicle upon which said property shall be placed for transportation; nor by the neglect or refusal of any Railroad Company, Steamboat or other transportation line to receive and forward the said property. Not shall this Company be liable for any losses or damages caused by detention of said property due to Customs Regulations.

5. It is further agreed that property covered by this receipt and passing over ocean routes in transit shall be subject to the conditions contained in the Bill of Lading of Ocean Steamship Companies accepted for the shipment.

6. It is further agreed that this Company is not to be held liable or responsible for any loss of, or damage to, said property or any part thereof, from any cause whatever, unless in every case the said loss or damage be proved to have resulted from the fraud or gross negligence of said Company or its servants; nor in any event shall this Company be held liable or responsible, nor shall any demand for reimbursement be beyond the sum of Fifty Dollars upon any shipment of 100 lbs. or less, and for not exceeding 50 cents per pound upon any shipment weighing more than 100 lbs., and the liability of the Express Company is limited to the value above stated unless the just and true value is declared at time of shipment, and the declared value in excess of the

7. The liability of this Company is limited to \$50 for any shipment of 100 lbs. or less, or to 50 cents per lb. for any shipment in excess of 100 lbs., unless the just and true value is greater and is so stated in this Receipt and an extra charge is paid or agreed to be paid thereon, based upon such higher value; and such liability ceases on delivery by the Company of property at nearest point to destination if said property same. Fragile fabrics and fabrics consisting of, or contained in, glass, of owner's risk.

value where specified in packages, or agreed to be paid for, under this Company's schedule of charges for excess value, or special rates under Sections 10 and 11 of the existing Official Tariff Classification. It is agreed that the value of the goods covered shall not exceed \$10,000 per package, said goods not including on package of greater value.

8. This Company shall not be held liable for loss of any money, jewelry, fabrics and valuable papers when shipped with other goods and shipped as ordinary merchandise; nor shall it be held liable upon any property in transit unless properly packed and secured for transportation according to the Franchise, fabrics, or any fabrics consisting of, or contained in, glass.

9. If any kind of money (coins) the charges for transportation is to be collected from the consignor on delivery of the said property, and the same is not paid, or if to any case the consignor cannot be found or refuses to receive such property, or for any other reason it cannot be delivered, the shipper agrees that this Company may return and property in his interest to the conditions of this receipt, and that he will pay all charges for transportation, and that the liability of the Company for such property shall in no case be for the purpose of making such collection, shall be that of a bailment.

10. In an event shall this Company be liable for any loss, damage or delay, unless the claimant thereof shall be presented to it in writing at this office within ninety days after date of shipment, in a statement in which this receipt shall be annexed.

11. It is further agreed that any carrier or carrier liable on account of loss or damage to any of the said property, shall have the full benefit of any insurance that may have been effected upon or on account of said property.

12. And it is also understood that the stipulations contained herein shall extend and inure to the benefit of each and every company or person to whom, through this Company, the said property may be entrusted or delivered for transportation.

13. Delivery of the said property to be made within the delivery limits established at each point at the time of shipment and prepayment in such cases shall only correct those limits.

14. Prepayment of carrying charges for shipments to Foreign Countries does not include Government, Printer or Post charge.

Fig. 26. Express Receipt.

In large cities expressmen call every day at all principal buildings, or will call on telephone request. A call card like Fig. 27 may be dropped in a special box near the entrance, and expressmen will come to the room or department indicated. If many packages are to be sent, an order may be given one express company to call every day, and to turn over to other companies any packages it cannot itself deliver. There is no

(554.)
(Jan. 1911)



CALL

Fig. 27. Express Call Card.

In most business houses where numerous shipments are made there will be found two different blankbooks provided by the express company—a “Prepaid” book, with pages in duplicate with a carbon sheet, one page of which appears as shown in Fig. 28; the other book is the “Collect” book, for packages sent when the charges are to be collected at the other end. Pages in this book are single, without carbon copy, and appear as shown in Fig. 29. When the charges are prepaid the expressman signs as a receipt, and then tears out the carbon copy, and after the package has been weighed at the ex-

AMERICAN EXPRESS COMPANY.

Feb. 1948]

Received of Wanamaker, Carson, Field & Co. May 19, 1919 191

The property hereinafter described, which the Express Company undertakes to forward to the nearest point to destination reached by it, subject to the terms and conditions of the Express Company's regular form of receipt printed on the inside front cover of this book and which terms and conditions are agreed to by shipper or owner in accepting this receipt.

[illegible]

TRAVELERS CHEQUES and LETTERS OF CREDIT, also MONEY ORDERS and SIGHT DRAFTS issued payable AT ALL PRINCIPAL POINTS of the COMMERCIAL WORLD. CABLE TRANSFERS effected.

Fig. 28. Receipt from "Prepaid" Express Book.

CHICAGO, ILL.

(RETAIN COPY.)

(421, Jan 1912.)

AMERICAN EXPRESS CO.

State of May 3 1919.

You are notified that a

C. O. D. Collection

forwarded by you

addressed to

Charges \$

Shippers Invoice No. {
or Identification No. {
or Marks on Package {

remains in this office undelivered for the reason that consignee

Cannot be located

While the shipment remains undelivered, it is held at owner's risk and subject to express charges.

Please at once present this Notice to AGENT OF THE EXPRESS CO. WHOSE RECEIPT YOU HOLD, ACCOMPANIED BY WRITTEN INSTRUCTIONS FOR DISPOSAL.

AMERICAN EXPRESS CO.

Per

Order and Commission Department

of this Company purchases or obtains for patrons any article at any place where the Company has an Agency. For such special service performed in the United States and Canada, the Company charges only the usual rates for carrying the goods and a small fee when it advances the purchase money.

Fig. 31. Notice that Express Cannot be Delivered.

invoice showing how much is to be collected. On this envelope are blanks to be filled out, as shown in Fig. 30. On the package also should be plainly written "C. O. D. \$—," the correct amount filled in. This is for reference in case the envelope gets lost. Slip the C. O. D. envelope under the string of the express package and let the expressman take it with the package. Foreign (Canadian) shipments require three invoices and a manifest.

In case an express package cannot be immediately delivered at destination, the express agent at that point will send

collections are desired we speak of it as "C. O. D. shipment." In this case the express charges may be either prepaid or collect, and that alone will determine in which book the entry is to be made. When the charges for carriage are to be collected the shipment is said to be "Collect," and goes in the "Collect" book. When money for goods is to be collected at the other end, the shipment is called a "C. O. D. shipment," and may be entered in either book, according as the charges are to be prepaid or collected.

To make a C. O. D. shipment, it is necessary to place in a special envelope furnished by the express company a single

a postal card like Fig. 31, notifying of this fact. On receipt of this postal card the secretary should at once write to the consignee to tell him the package is waiting at such and such express office (always tell the express company and the office as shown on the notification card). If the shipment has for any reason been refused, an effort should be made to find out

Graduated Express Charges Under 100 Pounds.

(New Interstate Commerce Revision.)

1 lb.	.21	.22	.22	.23
2 lbs.	.22	.22	.24	.25
3	.22	.24	.25	.27
4	.23	.25	.27	.29
5	.24	.26	.29	.31
7	.26	.29	.33	.36
10	.28	.33	.38	.43
15	.32	.39	.47	.54
20	.36	.46	.56	.66
25	.40	.52	.65	.77
30	.44	.59	.74	.89
35	.48	.65	.83	1.00
40	.52	.72	.92	1.12
45	.56	.78	1.01	1.23
50	.60	.85	1.10	1.35
55	.64	.91	1.19	1.46
60	.68	.98	1.28	1.58
65	.72	1.04	1.37	1.69
70	.76	1.11	1.46	1.81
75	.80	1.17	1.55	1.92
80	.84	1.24	1.64	2.04
85	.88	1.30	1.73	2.15
100	1.00	1.50	2.00	2.50

from the consignee what the reason is. No attention need be given the express company unless an order for delivery or return of the goods is to be sent.

Shipping by Freight

Shipments by freight, either rail or water, must be delivered to the freight station or dock. For this purpose a drayman must usually be employed. Freight charges may be prepaid or collected at destination, but usually are collected at destination even when allowed by the shippers. The consignee deducts them from the invoice.

Large shippers have their own brief bills of lading blanks, which are filled out in duplicate or triplicate and handed to the drayman, who gets one or more of them receipted at the freight house. But on request the railroad will issue bills of lading, which are made out in triplicate, the first being called the "Original," the second the "Shipping Order" (retained by the railroad), and the third the "Memorandum" (retained by the shipper for reference). Fig. 32. The Original should be sent to the consignee to enable him to get the shipment from the freight house if he is not known to the agent. In most cases where the consignee is an established business house no bill of lading is required in order to secure the goods, and none is issued by the railroad except as a receipt for goods when delivered at the freight house. The important point for the secretary is to know that the "Original" should be sent to the consignee, if any is sent.

The bill of lading shown in Fig. 32 is called a "Straight Bill of Lading." When shipments by freight are to be made subject to collection of money for goods at the other end, or "C. O. D. by freight," an "Order Bill of Lading" (Fig. 33) is required. This bill of lading contains a special clause not found in the other, which reads as follows:

"The surrender of the original ORDER bill of lading properly indorsed shall be required before the delivery of the property. Inspection of property covered by the bill of lading

ORDER BILL OF LADING—ORIGINAL

Shipper's No. _____
Agent's No. _____

RECEIVED, subject to the classifications and tariffs in effect on the date of issue of this Original Bill of Lading.

AT _____ 19__

FROM _____ the property described below, in apparent good order, except as noted (contents and condition of contents of packages unknown), marked, consigned and destined as indicated below, which the CHICAGO & NORTH WESTERN RAILWAY COMPANY agrees to carry to its usual place of delivery at said destination, if on its road, otherwise to deliver to another carrier on the route to said destination. It is mutually agreed, as to each carrier of all or any of said property over all or any portion of said route to destination, and as to each party at any time interested in all or any of said property, that every service to be performed hereunder shall be subject to all the conditions, whether printed or written, herein contained (including conditions on back hereof) and which are agreed to by the shipper and accepted for himself and his assigns.

All car load freight shall be subject to a minimum charge for trackage and rental of \$1.00 per car for each 24 hours' detention or fractional part thereof after the expiration of 48 hours from its arrival at destination.

The surrender of this Original ORDER Bill of Lading properly endorsed shall be required before the delivery of the property. Inspection of property covered by this bill of lading will not be permitted unless provided by law or unless permission is endorsed on this original bill of lading or given in writing by the shipper.

The Rate of Freight from _____

to _____ is in Cents per 100 Lbs.

IF Time in Class	IF 1st Class	IF 2nd Class	IF 3rd Class	IF 4th Class	IF 5th Class	IF Class A	IF Class B	IF Class C	IF Class D	IF Class E	IF Special	
											per _____	per _____

(Mail Address—Not for purposes of Delivery)

Consigned to ORDER OF _____

Destination, _____ State of _____ County of _____

Notify _____

At _____ State of _____ County of _____

Route, _____ Car Initial _____ Car No. _____

No. Packages	DESCRIPTION OF ARTICLES AND SPECIAL MARKS	WEIGHT (Subject to Correction)	CLASS OR RATE	CHECK COLUMN

will not be permitted unless provided by law or unless permission is indorsed on the original bill of lading or given in writing by the shipper."

The shipment in such a case is made to the name of the shipper himself in the town of the consignee marked "Notify So-and-So (name of consignee)." The order bill of lading is then indorsed so as to direct the railroad company to deliver the goods to the consignee on surrender of that bill of lading. This original bill of lading is attached to a commercial draft,

FREIGHT ARRIVAL NOTICE

Form 90. Chicago uniform.

HO 1937

Pro. No.

Consignee S/O NTFY F G CLARK

Destination CHICAGO, DE. 20 12 5A

Via

Local Freight Office **CHICAGO, ROCK ISLAND & PACIFIC RAILWAY CO.**

COR. TAYLOR AND SHERMAN STS. TELEPHONE HARRISON-3220

From Road and State } Way Bill No. and Date } Car No. and Int'l } Original Point of Shipment }

YUKON OKLA 12/10/12 59008 LSMS

Ex. Car Consignor

DESCRIPTION OF ARTICLES	WEIGHT	RATE	FREIGHT CHARGES	ADVANCES IN DETAIL	TOTAL CHARGES
FLOUR	49000	22	107.80		
CAR HOLDING IN OUTER YARD FOR BILL OF LADING AND DISPOSITION					

Subject to tariff regulations governing demurrage and storage charges . . .

Deliver above goods to bearer:

THIS NOTICE DOES NOT CONSTITUTE AN ORDER UNLESS SIGNED BY CONSIGNEE. PRESENT THIS NOTICE AT CASHIER'S WINDOW.

Fig. 34. Freight Arrival Notice.

which is forwarded to a bank in the town of the consignee, and the consignee is informed by letter. As soon as he is notified that the goods are received at the freight house he goes to the bank and pays the draft and is given the bill of lading, with which he is able to obtain the goods from the railroad.

When a freight shipment is received the railroad sends to the consignee a "Notice of Arrival" (Fig. 34). S/O means "Shipper's Order," indicating this is a C. O. D. shipment. At the bottom of this is an order form to be filled out directing

the railroad to deliver the package or packages to the drayman to whom this notice is then given with money or check to pay the freight charges. In case of an ordinary shipment on a straight bill of lading, this is all that is necessary. In case of an ordinary shipment a Freight Bill (Fig. 35) may serve as notice of arrival.

FREIGHT BILL

Form 26. Chicago Uniform

CHICAGO, MAY 2 - 1913
5/1/13 A4 11302 Pro. No.

Consignee BRACK & RANK
Destination 19 SOUTH LASSALLE ST. Via
Local Freight Office To CHICAGO AND EASTERN ILLINOIS RAILROAD CO. Bn.
COR. TWELFTH AND CLARK STS. Telephone Webster 2178.

From Road and State DANVILLE ILL Way Bill No. and Date 4/30/13 2067 Car No. and Int'l MO 11534
Ex. Car Consignor I P C Original Point of Shipment 1171

DESCRIPTION OF ARTICLES	WEIGHT	RATE	FREIGHT CHARGES	ADVANCES IN DETAIL	TOTAL CHARGES
7 CS P PAPER NOS 1 TO 7 FRL- 1171 6.60 6.60 PPD EL.	3300	20	PAID		

Received Payment for the Company _____ .191

Agent Per _____
THE ORIGINAL PAID FREIGHT BILL MUST ACCOMPANY CLAIMS MADE FOR OVERCHARGE, LOSS OR DAMAGE. 11302

Fig. 35. Ordinary Freight Bill.

Do not overlook the fact that the railroad allows only two days or such a matter in which to get the goods, after which storage (called "demurrage") is charged.

Passenger Traffic

Secretaries are often asked by their managers to look up time-tables, select routes, buy tickets, and secure Pullman berths.

First look at the commercial map and see what routes there are to the destination. If the town or station is not shown on this map it may be necessary to look in the index of the Official Railway Guide, a thick book which costs a dollar. That will show all the railroads having lines into that town.

Then secure time-tables of all the lines by which the destination may be reached. The first problem will be to find the right time-table when there are many in the same railway system. If there are many branch lines and stations, there will probably be an index showing the numbers of the tables in which the station appears, and each of these must be examined in turn to see which table shows the time for the route required.

Always look first for the name of the destination, and then for the name of the starting point. If both cannot be found in one table, it will be necessary to search for some junction or transfer point and trace the route from the starting point to the junction point, and then from the junction to the destination. Or there may even be two or three transfers.

Next look for the time of the trains, first the starting time and then the time of arrival. Observe that p. m. time is usually printed in black, and a. m. time in light-faced type, but this should be verified by looking also for the letters a. m. or p. m. On a slip of paper write first the name of the railroad, and then the starting time of each possible train. In a line below write the time of arrival of each train. Do this for each possible route.

This is the information which the manager needs in order to decide which way he will go and at what hour he will start. The time of arrival of each train will be very important often in determining the route and particular train.

When the route and train have been decided, the secretary is very likely to be asked to buy the ticket and also the sleeper. At least the secretary should telephone to the office of the railroad and have a berth reserved, and at the same time find out the exact fare to destination and the price of the berth (upper berths are about 20% cheaper than lower berths, but unless there is a clear order to secure an upper berth it is assumed that a lower berth will be secured if there is one, and inquiry made of the manager before accepting an upper berth). The manager needs to know the exact fare, so as to provide him-

self with the proper amount of money. The secretary should inquire the amount of money desired, make out a "Cash" check for the amount, and secure it from the bank in time.

CHAPTER VII

How to Prepare Legal Forms

The student must not suppose that because there are many different kinds of legal forms, there are as many different styles of arrangement and typewriter display.

There is in general only one form of typewriter display, and that holds good in all parts of the country. Simple forms require little display, as for example, contracts, deeds, bonds, etc., which are not prepared for use in courts. In these the significant words at the beginning of certain paragraphs are capitalized, and that is all. Court forms and affidavits (which are chiefly though not exclusively used in courts) follow a pretty generally fixed style (which, however, may be considerably varied according to the taste of the operator), with essentials as follows:

(1) All documents employed in suits or proceedings in courts, and affidavits, commonly begin with what is called the "venue" (state and county, followed by ss).

(2) Then follows the name of the court and the term of the court if the case is in court.

(3) The third item is the title of the case, usually the name of the plaintiff vs. the name of the defendant, and opposite that the number. In modern practice, every case is numbered, and often has two numbers, a general number and a term number. The number should always appear in the title, and in many cases there is no other description.

(4) Centered in the next line, and in capitals, is a description of the document, as "Declaration," "Plea," "Intervening Petition," "Bill of Exceptions," or the like.

THIS AGREEMENT, made this first day of August, A.D. 1919, between Austin Bailey, printer, of Milwaukee, Wisconsin, party of the first part, and Charles Davis, manufacturer, of Chicago, Illinois, party of the second part,

WITNESSETH: That the said Austin Bailey, for the consideration herein-after mentioned, agrees to print, bind, and deliver to the party of the second part, one thousand copies of a catalogue like attached sample, which has been identified by the signatures of the parties on the margin thereof.

In consideration whereof said Charles Davis agrees to pay said Austin Bailey five hundred dollars (\$500.00) within thirty days after the delivery of said catalogues.

IN WITNESS WHEREOF the parties have hereunto set their hands in duplicate the day and year first above written.

In the presence of

Fig. 36. Form of Contract.

(5) Finally comes the formal opening of the document, starting as an ordinary paragraph. These formal openings are differently arranged and differently capitalized, but the style in those respects is purely a matter of taste with the typewriter operator. The simplest form is usually the best.

There is one universal rule for legal papers—EVERY IMPORTANT FACT SHOULD BE SHOWN IN ITS PROPER PLACE, SO THAT IT CAN BE SEEN AT A GLANCE. It is not a matter of making the papers look pretty, but of having them read at a glance so the most important facts will appear most in evidence, will meet the eye first and most clearly. The great fault to be guarded against is leaving out some important point through oversight.

Forms of Contract

A usual form of contract is shown in Fig. 36 on the opposite page.

Another form commonly used begins "MEMORANDUM OF AGREEMENT entered into this first day of August," etc. The same general style of display is used in deeds and bonds, deeds commonly beginning "THIS INDENTURE" in capitals, and bonds beginning "KNOW ALL MEN BY THESE PRESENTS."

In a contract the words "party of the first part" and "party of the second part" are merely legal verbiage, and in these days many lawyers avoid them. A contract between a corporation and a bank acting as trustee may identify the parties by saying, "hereinafter called the CORPORATION" and "hereinafter called the TRUSTEE"; or a contract between a company and a man named Bassett may identify the parties by saying "hereinafter called the COMPANY" and "hereinafter called BASSETT."

A printed form of contract may be found on page 86.

All that is needed in a legal contract is a clear indication of the intention of the parties.

Legal Notices

State of Illinois)
)ss.
 County of Cook)

In the Probate Court of Cook County

In the matter of the Estate)
 of Alfred Baker, deceased)

To Edwin Farnam, surety on the bond of Charles Davis, administrator of Alfred Baker, deceased:

TAKE NOTICE that the undersigned, administrator of the estate of Alfred Baker, deceased, will, at the June term of said court to be holden at the county court house in the city of Chicago, county of Cook, on the 8th day of June, A.D., 1910, tender to said court, for its acceptance, his resignation of the office of administrator of the estate of said Alfred Baker, deceased.

Administrator of the Estate of
 Alfred Baker, deceased.

Fig. 37. Form for Legal Notice.

(1) The "venue" customarily appears in all legal papers as the first item. It is required by law in all affidavits. Either "Cook County" or "County of Cook" is correct.

(2) The name of the court may be put all in capitals, or as shown here. When a case is already before the court, the term of court should always appear as part of this item, in the line immediately following.

(3) The name or names of the persons chiefly concerned in the business in hand is the essential part of the title. It is never put in the middle, but always on the lefthand side.

(4) The peculiarity of notices as such, so far as the type-writer is concerned, is that the person to whom the notice is addressed is introduced next, the words beginning as an ordinary paragraph, and a colon appears at the end of the address. Then the body of the document begins a new paragraph with the words "Take Notice," which may well be written in capital letters so as to show instantly just where the real notice begins.

Court Pleadings

State of Illinois)
) ss.
 County of Lake)

IN THE CIRCUIT COURT OF LAKE COUNTY,
 To the June Term of said Court, A.D., 1910.

The Montgomery Company,)
 a corporation,)
Plaintiff)
 vs.) No 1849
)
 The Hellman-Ringling Company,)
 a corporation, et al.)
Defendants.)

INTERVENING PETITION OF CREDITORS

To the Honorable, the Judges of the Circuit Court of Lake County, in
 Chancery sitting:

Your Petitioners respectfully represent unto your Honors, as
 follows:

1. Your petitioners are creditors of the Hellman-Ringling Company,
 a corporation, etc.
 (Complete the petition)

By _____
 Their Solicitors

 Solicitors for Intervening
 Petitioners

Fig. 38. Form of Pleading.

(1) If the case is actually in court the term of court should always be given, and this information should always appear on the righthand side of the page, following the venue, and a little below it, to balance the page.

(2) A clear blank above and below "vs." is considered necessary, and the words "plaintiff" and "defendant" should be underscored, so that the exact status of the parties may be clear at a glance, but these words may be omitted.

(3) The number of the case, if it is in court, should always be given opposite the names of the parties interested. Below this may appear in capital letters, a description or special title of the particular document in hand.

(4) The address to the judge may be put in capital letters and centered on the page, but the excessive use of capital letters, according to the old custom, is to be discouraged. Modern usage prefers small letters, as they are more easily and quickly read.

(5) Words referring to the principal parties are usually capitalized the first time they are used, but afterwards they are not capitalized.

Reporter's Transcript of Testimony

When a court reporter's testimony is written up it is always for some special purpose, and should be headed in the form of a legal document. The usual form is that of a Bill of Exceptions, but in a divorce case it is a Certificate of Evidence. See Fig. 39.

(1) The ordinary stenographer is more likely to take testimony as a deposition, which is evidence taken at a distance from the place of trial, as when a firm sues for a debt contracted by mail or on an order sent in through a traveling man. The "caption" or heading of the case would be the same as if the document were made directly in court, but the title heading below the caption would be "DEPOSITION OF,," and the text would then read about as follows, without any particular display: "The deposition of of, County of, and State of, a witness of lawful age, produced, sworn and examined upon his corporeal oath on the day of, in the year of our Lord, at the office of, a Notary Public, said deposition being taken under the authority and in pursuance of," etc. The questions are often written out as they are to be asked, blanks being left for the answers, and are then called "interrogatories."

(2) If this were a divorce case we should have "Certificate of Evidence" in place of "Bill of Exceptions," and following the title "IT IS CERTIFIED that heretofore, to wit, on the

State of Illinois)
County of Lake)ss.

IN THE CIRCUIT COURT OF LAKE COUNTY,
At the November Term of said Court, A.D., 1910.

The Montgomery Co.,	)	(	
<u>Plaintiff</u>	)	(	
vs.	)	(	No. 189
	)	(	BILL OF EXCEPTIONS
The Hellman-Ringling Co.,	)	(	
<u>Defendant</u>	)	(	

BE IT REMEMBERED, That heretofore, to wit, on the tenth day of November, A.D., 1910, being one of the days of said term of said Court, this cause came on for trial before the Honorable Richard W. Groat, one of the Judges of said Court, sitting on the common-law side thereof, and a Jury, upon the pleadings heretofore filed therein;

APPEARANCES: Mr Charles W. Routledge
For the Plaintiff;

Mr John Dakin,
For the Defendant.

WHEREUPON, The plaintiff to maintain the issues on his part introduced the following evidence, to wit:

OTTO CHRISTIAN ERICSON,

produced as a witness upon behalf of the plaintiffs, being duly sworn testified as follows:

DIRECT EXAMINATION

By Mr. Routledge:

Q What is your name? A Otto Christian Ericson.

Q Where do you live? A. At 2020 Indiana Avenue, Edgewater, Illinois, a suburb of Chicago.

Q What is your occupation? A Importing grocer.

Q What firm are you engaged with? A Merwin & Co.

Q And their place of business? A At 137 Monroe Street

Fig. 39. Reporter's Transcript of Testimony.

tenth day," etc. In a criminal case the plaintiff would be "The People," and instead of "Bill of Exceptions" we should have "Indictment for Perjury" or the like. Notice that if the names are short and there is plenty of room on the page, the special title of the document may be placed to the right of the number.

(3) It is the judge who really certifies all records of evidence, and at the end of the testimony the following form is used:

"AND FORASMUCH AS the matters above set forth do not otherwise appear of record, the complainant tenders this certificate of evidence, and asks that the same may be signed and sealed by the Judge before whom said cause was heard.

"Which is accordingly done this tenth day of November, A. D. 1919.

".....Seal.

"Judge of the Circuit Court of Lake County."

(4) It would look better and be more strictly correct to make every question a paragraph and every answer a paragraph; but to economize space (the lawyers pay the reporter so much a page and don't like to have the matter strung out too much), the answers may be run in after the questions, but the questions should always appear as paragraphs.

Affidavit

The following is an affidavit, intended to be attached to the petition of creditors, previously given. In an affidavit the "venue" is of indispensable legal importance.

State of Illinois)
County of Lake) ss.

Daniel Hurley, being first duly sworn, deposes and says that he is the agent in this behalf of the creditors named in the petition attached hereto, and that he has read the said petition, and knows the contents thereof, and that the same is true.

Subscribed and sworn to before me
this 23rd day of January, A. D. 1903.

Notary Public.

Fig. 40. Affidavit.

Manuscript Covering

Legal papers and the like, when prepared with formal care, should have a proper covering of heavy manila or colored paper. The cover paper should be the same width as the manuscript paper or a trifle wider, and about three-quar-

ters of an inch to an inch wider. Holes should be punched in the top of the manuscript and corresponding holes in the cover paper. The cover paper is then laid on the manuscript so that the top ends of each overlap, the top end of the cover facing toward the bottom of the manuscript, and coming about three-quarters of an inch over the top end of the manuscript. Brass fasteners are then put through the holes and bent down at the back of the manuscript. Next the cover is carefully folded down over the back of the manuscript, so as to make a

Form of Backing

Gen. No. _____	Term No. _____
Circuit Court	
of	
Lake County	

The Montgomery Company	
vs.	
The Hellman-Ringling Co.	

BILL OF EXCEPTIONS	

(This space for date of filing)	
Charles W. Routledge, Attorney for Plaintiff.	

Fig. 41.

fold over the entire top end of the manuscript. Notice that the bent-down brass paper fasteners come inside the cover, but do not include it. This leaves the back of the cover smooth so the rough fastener ends will not catch or scratch.

Fig. 41 shows how the cover of a legal document is written upon to form the outside description. This narrow backing should be carefully placed between two folds, the second space from the top. To get the cover into the typewriter it will have to be folded, but the fold should come where a manuscript fold ought to be, anyway, so as not to make an extra crease in the cover. Usually the bottom quarter can be folded up inside, and the writing will then come in the middle of the surface remaining. This will be the most convenient place for getting it all in without interference with the end stops of the typewriter carriage.

Every operator should be able to copy forms of this kind neatly:

S P E C I F I C A T I O N S

by

JOHN SMITH, ARCHITECT,

For two-story Brick and Frame Residence for Mr. J. Fox,
Mokenca, Illinois.

MASONRY.

Excavation: Excavate the ground to the depth shown by the drawings for area and rear basement only, and one foot larger all around than the outside area of the building.

Dig trenches for the footings of all the walls to the depth shown by the drawings. Fill up and level around building as shall be directed by owner, using black soil for top filling. Leave bottom of basement level.

Street, water, and building permits to be taken out and paid for by the mason contractor.

Stone Work: Footings shall be of rubble stone. All stone and brick work laid in mortar as follows: One part lime, three parts sharp, clean sand, measured.

Brick Work: All brick for walls, piers, chimneys and fireplaces must be good, hard, well burned common brick, laid above ground in lime mortar, made in the proportion of two parts sand and one part lime.

Outside of area walls should be plastered on outside 1-2" thick with Portland Cement mortar.

Build chimneys as shown on plans, fill all joints with mortar, and plaster the inside of all flues entire.

Press Brick: Chimney above roof shall be laid in Portland Cement one part and sand two parts, to be \$16.00 per M. red press brick.

Final: Cover chimney with wire lath and plaster as required by City ordinance.

Fig. 42. Specifications.

N. B. Underscoring usually in red.

Filling In Printed Forms

Usually nowadays printed blanks are used for leases, contracts, powers of attorney, etc., and the secretary is called on

to fill them in. The important thing is to know how to do it correctly.

First, the forms should be in duplicate, one for each party, and a carbon copy for the duplicate is best because that is an actual duplicate.

In typewriting, use the variable spacer so as to get the typewriting on the dotted lines very evenly and neatly.

Blanks may be filled up with pen-drawn lines in red ink.

Fig. 43 shows a short lease form. Note how the date is written in, then the name of the party that owns the property to be rented, then the name of the party that is taking the property on lease, and after each name the address or place gives more distinct identification. Company names should always be followed by the words "a corporation," if the company is actually incorporated, or by "a partnership," if the company is not incorporated, including the name of the partner making the lease, as "by John Smith, one of the partners."

Observe that the lease may be between one "party" and another "party" (singular or plural). Thus the verbs may be singular or plural, and the reference pronouns may be "his," "her," or "their," or in the nominative case "he," "she," or "they." The lower printed items have blanks only for the proper pronouns.

In a lease the total rent for the entire term (whether one year, two years, three years, or the like) is given first, and then after the word "payable" the monthly payments are stated, usually with the addition "payable in advance on the first day of each month."

Fig. 44 shows a printed form of building contract, reference being made to the plans and specifications of some architect who is named in the contract.

Fig. 45 shows a printed power of attorney, with the acknowledgement of a notary public at the bottom.

Deeds and mortgages are usually drawn by attorneys, and

This Indenture,^A and nineteen

our Lord One Thousand N/ine Hundred.

Made this... **fifth**

March _____ in the year of _____

our Lord One Thousand Nine Hundred, and nineteen

Between

The Monaton Corporation, of

Chicago, Illinois-----
of Lake Zurich, Minnesota-----

... party o

the first part, and Samuel S. Johnson, party of the

of Lake Zurich, Zurich, Minnesota-

... party o

WITNESSETH. That the party of the first part, for and in consideration of the covenants and agreements hereinafter mentioned, to be kept and performed by the party of the second part, have demised and leased to the party of the second part, the premises in the City of Chicago County Illinois

-----Cook and State of Illinois-----
-----dwelling at 4915 South J-----

known and described as follows:
Jackson Street---

100

to be occupied for... **residence purposes**..... and for no other purpose whatever.

To Have and to Hold the same, unto the party of the second part, from the **first** day of **May** **thirtieth** **1920** And the party of the second part in consideration of said sum of money to him by him paid, have granted, sold, conveyed, released, confirmed, warranted, and confirmed unto the said party of the first part, his heirs and assigns forever, all that certain lot or lots of land, situate, lying and being in the County of **San Diego** State of **California** A. D. **1919**

FIRST To pay as rent for said demised premises the sum of

---Six Hundred

Dollars,

payable in **monthly** installments of **-----**

Fifty.

Dollars

each in advance, upon the first day of each and every month of said term, at the offices of the party of the first

SECOND. That he has examined and knows the condition of said premises, and has received the same in good order and repair, except as hereon otherwise specified, and that no representations as to the condition or repair thereof have been made by the party of the first part or the agent of said party, prior to, or to the execution of this lease, that are not herein expressed or endorsed hereon; and that he will keep said premises in good repair, replacing all broken or damaged glass with glass of the same size and quality as that broken, and will keep said premises, appearances, including catch basins, vaults and adjoining alleyways, in a clean and healthy condition, according to the city ordinances, and the direction of the proper public officers during the term of this lease, and will, without expense, remove the snow and ice from the same when necessary, and clean the snow and ice from the sidewalks in front of said premises; and upon the termination of this lease, in any way, will yield up said premises to said party of the first part in good condition and repair of said premises; and upon the termination of this lease, the offices of the party of the first part:

THIRD. That the party of the first part shall not be liable for any damage occasioned by failure to keep said premises in repair, and shall not be liable, as a tenant, for any damage occasioned by fire, or any damage caused or occasioned by or from plumbing, gas, water, steam, or other pipes, or the bursting, leaking or running of any cistern, tank, wash-stand, water closet or waste pipe in, above upon or about said building or premises, nor for damage occasioned by water, snow or ice being upon or coming through the roof, skylight, trap-door or otherwise, nor for any damages arising from acts or neglect of co-tenants or other occupants of the same building, or of any owners or occupants of adjacent or contiguous property.

FOURTH. That _____ will not allow said premises to be used for any purpose that will increase the rate of insurance thereon, nor for any purpose other than that hereinbefore specified, nor to be occupied, in whole or in part, by any other person, and will not sub-let the same, nor any part thereof, nor assign the same, without in each case the written consent of the party of the first part first had, and will not permit any transfer, by operation of law, of the interest in said premises acquired through this lease; and will not permit said premises to be used for any unlawful purpose or purpose that will injure the reputation of the same of the building of which they are a part, or disturb the tenants of such building or the neighborhood; and will not permit the same to remain vacant for more than ten consecutive days; and will not permit any alteration of or upon any part of said demised premises, nor allow any signs or placards posted or placed thereon, except by written consent of first party; all alterations and additions to said premises shall remain for the benefit of the lessor unless otherwise provided in said consent as aforesaid.

FIFTH. To pay (in addition to the rents above specified), all water rents and gas bills taxed, levied or charged on said demised premises, for and during the time for which this lease is granted, and in case no water rents are levied specifically upon said premises to pay the.....part of all water rents levied or charged upon the building in which so demised premises are situate; and in case said water rates and gas bills shall not be paid when due, said

party of the first part shall have the right to pay the same, which amounts said, together with any sums paid by said party of the first part, to keep said premises and their appurtenances in a clean and healthy condition, as hereinbefore specified, are hereby declared to be so much additional rent, and shall be due and payable with the next installment of rent due thereafter under this lease.

SIXTH. To allow the party of the first part free access to the premises hereby leased for the purpose of examining or exhibiting the same, or to make any needed repairs or alterations of said premises, which said first party may see fit; and if a sufficient sum shall not be thus realized, after paying the expenses of such re-letting and collecting, "For Sale" and "To Rent," and will not interfere with the same.

SEVENTH. If said party of the second part shall abandon or vacate said premises, the same shall be re-let by the party of the first part for such rent, and upon such terms as said first party may see fit; and if a sufficient sum shall not be thus realized, after paying the expenses of such re-letting and collecting, to satisfy the rent hereby reserved, the party of the second part agrees to satisfy and pay all deficiencies.

EIGHTH. At the termination of this lease, by lapse of time or otherwise, to yield up immediately possession to said party of the first part, and falling so to do, to pay as liquidated damages, for the whole time such possession is withheld, the sum of dollars per day; but the provisions of this clause shall not be held as a waiver by said first party of any right of re-entry as hereinbefore set forth; nor shall the receipt of said rent or any part thereof, or any other act in apparent affirmation of the tenancy, operate as a waiver of the right to forfeit this lease and the term hereby granted for the period still unexpired, for any breach of any of the covenants herein.

NINTH. It is further covenanted and agreed, by said party of the second part, that there shall not be kept or used on said premises, naphtha, benzine, benzole, gasoline, benzine-varnish, or any product, in whole or in part, of either, or gunpowder, fireworks, nitro glycerine, phosphorus, saltpetre, nitrate of soda, camphene, spirit-gas, or any burning fluid or chemical oils, without the written permission of the party of the first part; and the generating or evaporating or using on said premises or contiguous thereto, of gasoline, benzine, naphtha or any other substance for a burning gas or vapor for lighting, other than the ordinary street gas or kerosene of lawful fire test, is absolutely prohibited unless permitted in writing hereon.

It is Expressly Agreed, Between the parties hereto, that if default be made in the payment of the rent above reserved or any part thereof, or in any of the covenants and agreements herein contained, to be kept by the party of the second part, it shall be lawful for the party of the first part or the legal representatives of said party, at any time thereafter, at the election of said first party, or the legal representatives thereof, without notice, to declare said term ended, and to re-enter said demised premises, or any part thereof, either with or without process of law, and the said party of the second part or any person or persons occupying the same, to expel, remove or put out, using such force as may be necessary so to do, and the said premises again to repossess and enjoy, as before this demise, without prejudice to any remedies which might otherwise be used for arrears of rent or preceding breach of covenants, and said party of the second part further covenants and agrees, that said party of the first part, or the representatives or assigns of said party, shall have, at all times, the right to distrain for rent due, and shall have a valid and first lien upon all personal property of said party of the second part, which now have, or own, or may hereafter acquire or have an interest in, whether exempt by law or not, as security for the payment of the rent hereby reserved.

The party of the second part hereby irrevocably constitutes or any attorney of any Court of Record of this State, attorney for in his name, his default by him of any of the covenants herein, and upon complaint made by said first party, his agent or assigns, and filed in any such Court, to enter appearance in such Court, waive process and service thereof, and confess judgment from time to time, for any rent which may be due to said party of the first part, or the assigns of said party, by the terms of this lease, with costs and Twenty Dollars attorney's fees, and waive all errors and all right of appeal from said judgment and judgments, and to file a consent in writing that a writ of restitution or other proper writ of execution may be issued immediately, said party of the second part hereby expressly waiving all right to any notice or demand under any statute of this State, relating to forcible entry and detainer.

It is further agreed, By the parties hereto, that after the service of notice, or the commencement of a suit, or after final judgment for possession of said premises, the first party may receive and collect any rent due, and the payment of said rent shall not waive or affect said notice, said suit, or said judgment.

In case said premises shall be rendered untenable by fire or other casualty, the lessor may, at his option, terminate this lease, or repair said premises within thirty days, and falling so to do, or upon the destruction of said premises by fire, the term hereby created shall cease and determine.

The party of the second part further covenants and agrees to pay and discharge all reasonable costs, attorney's fees and expenses that shall be made and incurred by the party of the first part in enforcing the covenants and agreements of this lease; and all the parties to this lease agree that the covenants and agreements herein contained shall be binding upon, apply and inure to their respective heirs, executors, administrators and assigns.

Witness the hands and seals of the parties hereto, the day and year first above written.

IN PRESENCE OF

[Signature] *[Signature]*

Fig. 43. Short Lease Form.

This Agreement, MADE THIS first

day of August A. D. Nineteen Hundred and nineteen BETWEEN

-----The Merrill Construction Company-----party
of the first part, and James Simpson, of Chicago, Illinois-----
-----party of the second part:

Witnesseth, That the said party of the first part, for and in consideration of the payment to be made to them
by the said second party as hereinafter provided, do hereby covenant, contract and agree to construct a
brick and concrete fireproof dwelling at 4900 Magnolia Avenue,
Chicago, Illinois-----

according to the plans, specifications and drawings, made by Harrison Jones Architect,
in good, substantial and workmanlike manner, to the satisfaction of, and under the direction of the said Architect. And
said first party also does agree to find, provide and furnish such materials of such kinds and qualities and descriptions
as shall be fit, proper and sufficient for completing and finishing said dwelling-----

and the second party for and in consideration of the first party completely and faithfully executing the aforesaid work,
and furnishing all the materials therefor, so as fully to carry out this contract, and the design according to its true
spirit, meaning and intent, and by and at the times mentioned, and to the full and complete satisfaction of said
Harrison Jones the Architect and Superintendent as aforesaid, do hereby
agree to pay to said party the sum of nine thousand nine hundred-----
Dollars, in manner following, viz.: one quarter when the foundations are completed
and accepted, one quarter when the roof is finished, and the
balance on the completion of the entire work-----

It is Further Agreed By the parties hereto that in all cases the said party of the first part before they
shall be entitled to demand or receive payment for the work, or any part thereof, done under this contract, shall produce
to said party of the second part, a writing or certificate under the hand of the said Architect and Superintendent above
named, stating the amount due for materials furnished and work done by the said party of the first part as per contract.

It is Further Agreed That all work exhibited or provided to be done in the plans or drawings, and not
mentioned in the specifications, or vice versa, shall be executed and performed in like manner as if the same were fully
mentioned and described in each thereof, respectively, without extra charge.

It is also Further Agreed That the said party of the second part may make all alterations by adding,
omitting, or deviating from the aforesaid plans, drawings and specifications, or either of them, which he shall deem
proper, and the said Architect shall advise without impairing the validity of this contract, and in all such cases the said
Architect shall value or appraise such alteration, and add to or deduct from the amount herein agreed to be paid to said
first party the excess or deficiency occasioned by such alteration. It is further agreed that in case any difference of
opinion shall arise between said parties in relation to the contract, the work to be performed under it, or in relation to
the plans, drawings and specifications hereto altered; the decision of Harrison Jones
the Architect, shall be final and binding on all parties hereto.

It is Further Agreed That the party of the second part shall not in any manner be answerable or
accountable for any loss or damage arising from negligence or carelessness of the first party to any person or persons,
and their property (loss or damage by fire excepted); also that all the foregoing conditions and stipulations shall be mutually
binding upon executors, administrators and assigns.

In Witness Whereof, The said parties have hereunto set their hands and seals the day and year first above
written.



Fig. 44. Building Contract.

Know all Men by these Presents, That

Hamilton, Bardwell & Co., a corporation, _____
 of the City of Chicago County of Cook in the
 State of Illinois ~~has~~ made, constituted and appointed, and BY THESE
 PRESENTS do make, constitute and appoint James G. Hamilton _____
 of the City of New York County of Manhattan
 and State of New York true and lawful Attorney for them and in
 their name^s, place and stead to make bids and enter into contracts
 schoolbooks and school supplies to the City of New York _____

giving and granting unto James G. Hamilton _____ said Attorney—full power and
 authority to do and perform all and every act and thing whatsoever, requisite and necessary to be done
 in and about the premises as fully, to all intents and purposes, as they might or could
 do if personally present at the doing thereof, with full power of substitution and revocation, hereby
 ratifying and confirming all that their _____ said Attorney—or his _____ substitute
 shall lawfully do or cause to be done by virtue hereof.

In Testimony Whereof, We _____ have hereunto set our hand
 and seal this seventh day of February 1919

Signed, Sealed and Delivered in Presence of

_____ Seal
 _____ Seal

Fig. 45. Power of Attorney.—Ruling in red.

the necessity for filling in the forms is largely confined to the stenographers or secretaries of attorneys. Deeds and mortgages when made must be sent to the "Recorder of Deeds" of the county in which the property is located, and for a variable fee (usually a dollar or two) he records the instrument and the recording makes it legally effective.

The Law of Contracts

About the only law that a private secretary needs to know is the ordinary law of contract.

A contract may be either oral, in letters, or in a formal document. The chief objection to an oral contract is that it is hard to prove, though there may be witnesses. Human understanding differs, so the witnesses may disagree.

Contracts made in letters are very good, and formal legal language is not at all necessary to make them binding. Here are the necessary steps:

An offer must be made by the party of the first part.

The offer must be accepted within the time fixed or within a reasonable length of time by the party of the second part, without condition.

If a condition is made, the condition must be accepted by the party of the first part before the contract is finally binding.

The offer of the party of the first part may be withdrawn at any time before it is accepted, but if within a reasonable length of time a letter is mailed accepting the offer, the contract will be binding as soon as the letter is mailed, even if at the same time a letter withdrawing the offer was also mailed but had not reached the party of the second part before he mailed his letter accepting.

In all contracts the "minds of the parties must actually meet," that is, they must be thinking of the same thing in the same way. If it can be shown that they were thinking of different things, or in different ways, the supposed agreement will be held void. In the case of a formal written contract this

difference of point of view will be hard or impossible to prove, but in an oral contract it is often a serious weakness.

When contracts are made in a series of letters, each letter should refer to the preceding letter by its date, so that the chain or sequence will be very clear, and amounts of money or of anything should be given both in words and in figures, to prevent misunderstanding or alteration. Each party should keep copies of his own letters, and the copies should be signed the same as the original and at the same time.

The chief objection to contracts by letter is that the long series of details makes a confused mass that may be hard to untangle at some future time so as to decide exactly what the agreement was. A short and definite offer in a letter addressed to the party of the second part by the party of the first part, and then indorsed at the bottom by the party addressed with the word "Accepted" over his signature makes a very good simple contract.

While money paid to bind a contract is good evidence of an agreement, payment of money is not at all necessary, but there must be "consideration," something must be given by both parties. A promise to make a free gift is not an enforceable contract. The "consideration" may be many things besides money, as for example marriage, or between husband and wife "love and affection."

A receipt for money is not binding if it can be proved that the money was not actually delivered or paid over. In case of a contract, an offer or "tender" to carry out or perform what is proposed is sufficient, even if the party of the second part refuses to accept the goods. If, however, the party of the first part does not supply the precise goods called for in the agreement, the party of the second part cannot be forced to pay. Since a contract is always open to proof of delivery or proof of tender, it is not as good security as "negotiable paper," as for example, a "promissory note" on which a judgment can be asked in court without proving the nature of the "value received" mentioned in every such note.

In case of contracts for service, it is generally understood that those hired by the week are entitled to a week's notice of discharge, those hired by the month to a month's notice of discharge, but if some flagrant abuse or offensive act can be proved against the person employed it is considered that he has terminated the contract by failure to perform the service as agreed, and no notice of discharge is required. There is no such thing as a perpetual contract for services, though a contract may be made for a long period of years, which amounts to much the same thing.

In case of failure of a business concern, employees are usually by statute preferred creditors for the amounts due them as wages.

Persons who owe money cannot be punished if they actually do not have the money with which to pay, and in the different states there are various "exemptions." For example, a workman is entitled to keep his tools and they cannot be taken away from him on suing him and getting a judgment for the debt. Neither can his clothes be taken away, nor his necessary household goods, nor such part of his wages as may be needed to feed and shelter him and his family. In any case it is not legal to take away the property of any man to satisfy a debt until judgment has been obtained in court and the property can be taken by process of law. If loans are made at higher than legal rates, the lender can compel the payment only of the original principal plus legal interest, which, however, varies considerably in different states.

CHAPTER VIII

Filing

Filing is simply storing papers so you can find them quickly when you want them for reference. Some filing clerks seem to think it is putting papers into a graveyard from which they can be resurrected only at the judgment day; but this is an error.



Fig. 46. Box File.

First, the filing must be done on a system, and the filing clerk must understand the system **THOROUGHLY**. The greatest need in business offices to-day is probably trained and intelligent filing clerks, so far as the office routine is concerned.

A filing system is of no use unless a clerk knows how to manage it.

Second, filing must be done with great accuracy and care. Otherwise, the important paper when needed cannot be found, and the filing system is pronounced a failure.

Filing Letters. In small concerns letters are usually filed in the old-fashioned box file (Fig. 46). There are a number of leaves of strong manila paper with tabs on the sides bearing the letters of the alphabet (sometimes two or three letters on one tab). Correspondence from persons whose names begin with A is placed in front of the tab A, and so on. The latest letters are placed in front, so the older letters are at the back. This makes it easier to find a letter when you know about when it was received. Carbon copies of answers should be pinned to the back of the letters to which they reply, or the carbons may be written on the backs of the letters. This is very important.

If one box file will hold all the correspondence of an office for three months or six months, it is the best thing to use.

If the correspondence is very important and it is desired that it should be held securely in place where filed, the Shannon flat file may be used. The letters are punched with two

holes at the top end, and by means of these holes are slipped on two spring wire arches. Of course, the top letters have to be turned over to the back of the arches so as to put on fresh letters at the right alphabetical point, and when the springs have been closed they are turned back again into a flat file. This is a very slow system of filing; but it is a good system for important documents such as estimates, contracts, etc.

The modern system of filing for all classes of correspondence is the vertical file (Figs. 47a and 47b, showing cheapest form of vertical files, a stack of several units and a single unit). It is by far the speediest system for filing letters, the most economical of space, and the most easily adapted to a growing correspondence.

The divisions or "guides" are about the same size and style as the guides in the box file, but stand on edge, with a rod running through a hole at the bottom, and a block

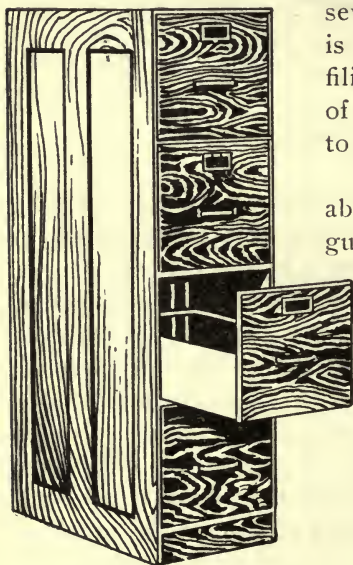


Fig. 47a.
Vertical File.

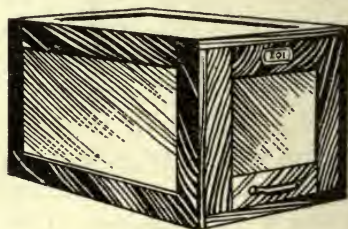


Fig. 47b.
Section of Vertical File.

at the back that can be pushed up to keep the letters standing up in place when the file is only partly filled. It is in effect a "deep drawer" which may be as much as twenty-four inches from front to back, and one drawer will hold several thousand letters. Some vertical files have drawers only twelve inches from front to back.

Systems for Filing Letters. There are in general use three leading methods of filing letters—the alphabetical, the geographical, and the numerical—each the best of its kind for certain purposes. All three may be found in the same office.

Alphabetical Filing. This is the most widely used system of filing. If the correspondence is small, one vertical file drawer should be sufficient, the alphabet divided thus:

TWENTY

A	E	I-J	N-O	T
B	F	K	P-Q	U-V
C	G	L	R	W
D	H	M	S	X-Y-Z

FORTY

A	Do-Dz	Ho-Hz	Me-Mi-Ml	Se-Sm
Ba-Be-Bh	E	I-J	Mo-Mu-My	Sn-Ste
Bi-Bri	Fa-Fi	Ka-Ke-Kh	N-O	Sti-Sz
Bro-Bz	Fl-Fy	Ki-Kz	Pa-Ph	T
Ca-Ci	Ga-Gl	La-Le-Lh	Pi-Q	U-V
Cl-Con	Gm-Gz	Li-Ly	Ra-Ri	Wa-We
Coo-Cz	Ha	Ma	Ro-Ry	Wh-Wy
Da-Dn	He-Hn	Mc	Sa-Sc-Sd	X-Y-Z

SEVENTY-FIVE

Aa	Di	Hu	Mi	Sch
Am	Dr	I-J	Mo	Se
Baa	E	Ka	Mu	Sl
Bas	Fa	Ke	My	Sn
Be	Fl	Ki	N	St
Bi	Ga	Ko	O	Su
Bo	Gi	La	Pa	Ta
Br	Go	Le	Pf	Ti
Bu	Gra	Li	Po-Q	U-V
Ca	Gro	Lo	Ra	Wa
Ce	Haa	McA	Re	We
Cl	Hap	McG	Ri	Wh
Co	Has	Maa	Ro	Wi
Cr	He	Mas	Sa	Wo
Da	Ho	Me	Sc	X-Y-Z

These divisions have been given in order that students may practice on placing correspondence in the right places with reasonable speed. Practice guides may easily be made with heavy manila paper by writing on them the divisions given above, choosing either of the three methods.

When a firm name is followed by a personal signature, the letter should always be filed under the firm name. In some cases the individual name alone may be given, but if the subject of the letter is not on a different topic the filing clerk should see that it is filed under the original heading. To have some letters in one place and other letters in another is often the cause of difficulty in finding them. Mechanical filing according to the signature, without any consideration of what has previously been done, always leads to disaster.

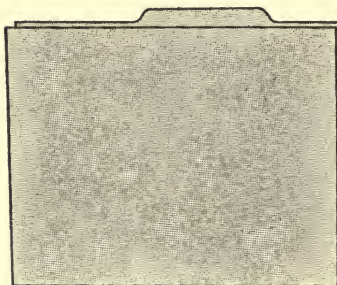


Fig. 48.
Folder for Correspondence.

In filing correspondence in which there are likely to be more than six letters from any one concern it is best to use a folder like Fig. 48. The name is written on the higher or projecting side, and appears like one of the guide tabs. All letters from this firm are to be placed in the folder assigned to that firm. If there are too many letters for one folder, a second is used. All concerns with folders are placed in alphabetical order in front. Behind them, loose in the file, or in a miscellaneous folder, are the letters with less than six from one concern. The latest letters are placed in front, so the oldest may be looked for at the back. No attempt is made to keep them in alphabetical order within the alphabetical division indicated by the guide. When any correspondent among the miscellaneous gets six or more letters he is given a folder with those in front, and all his letters are taken out of the miscellaneous section and placed in the folder, which is then

given its proper place in front. Fig. 49 shows the miscellaneous folder shaded; it is commonly another color, say blue.

Remember, IF A LETTER IS NOT PLACED IN EXACTLY THE DIVISION WHERE IT BELONGS, it is LOST, just as much as if it were thrown out of the window.

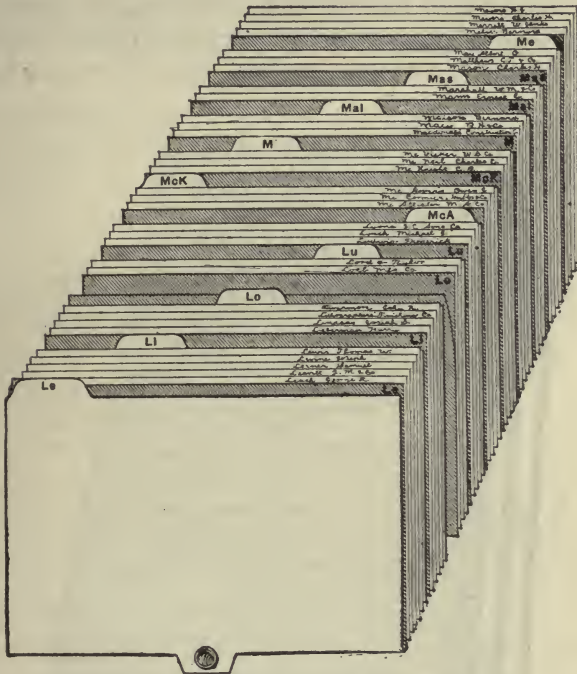


Fig. 49. Alphabetical File With Folders.

Misplacing letters in a file makes the file a graveyard instead of a living reference storage place. Considerable practice is necessary so that the mind will act quickly in three different ways—

1. Reading the address with absolute and uniform correctness (any guessing here is fatal),
2. Getting the letter in exactly the right division,

of "First National Banks," so that part of the name conveys very little information; but the name of the town and state immediately enables the filing clerk to find any letter. Letters in regard to school supplies may come from any one of fifteen or twenty different persons, but the town in which the school is located and the name of the school as a subdivision afford an immediate key that will enable any letter to be found, whether you can remember the name of the person who wrote it or not.

In geographical filing (Fig. 50) there will be center guides with the names of states clearly printed. Behind each state there should be other guides with the names of the cities and towns. The larger towns may be printed on the tabs, and the names of other towns may be written on blank tabs.

Observe that the states are arranged in alphabetical order. Then the towns in each state are in alphabetical order. If there are many correspondents in one city or town, there would be an alphabetical series of guides to separate those names in that town. In towns where there were few correspondents no attempt would be made at alphabetical order, but the latest letters would go in front, leaving the oldest at the back. One division marked "Foreign" might receive all letters except from such countries as Canada or Mexico, from which there would be enough letters to justify a special division marked Canada, Mexico, or the like.

Numerical Filing. When each of the principal customers of a business concern has not only a great deal of correspondence with the house but is sending orders, receiving shipments, getting credits, tracing losses, etc., so that there are a great many different kinds of papers relating to the same business, as for example in the case of a wholesale house serving retail dealers who are sending in orders every few days, it saves time and confusion to give each customer a number, and then place that number on every letter, order, shipment, receipt, or paper of any kind relating to that house. The eye

of the filing clerk learns quickly to catch a number out of its place and correct the error. Numbers are found more quickly than names or places. They are written more quickly and easily. They are often a more positive identification.

In the letter file there is a folder or a guide with a number arranged in numerical order. Every hundred is in some different color or style, so the eye easily catches it. Every ten or twenty is usually also in a different color

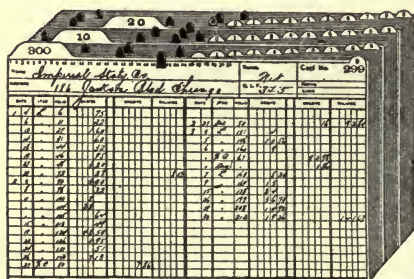


Fig. 51. Numerical File, with Clips.

or style. Then each individual folder, guide, or letter has its own number, usually in the upper right-hand corner, or on tabs cut away to show a diagonal row of exposed numbers across the file. The eye learns to catch the hundreds, then the tens or twenties, and finally the individual numbers with great rapidity and accuracy. That is a matter of practice and personal skill on the part of the filing clerk. See Fig. 51.

An alphabetical card index shows the name of each customer in alphabetical order, and his number on the corner. (Fig. 52.) The clerk soon learns the numbers of all the principal customers whose accounts are in active use every day. The accounts that are seldom referred to must be looked up in the alphabetical card index to find the number.

Numerical filing is useful only when the majority of the accounts are very active and the numbers can be remembered. When reference to the alphabetical card index must be made all the time, numerical filing is a nuisance.

Filing by Subjects. It seldom happens that general correspondence is filed by subjects, but in most offices there are certain kinds that should be filed in this way. Letters and catalogues giving prices on different kinds of goods a pur-

SUBJECT	NO.
Globe Department Store	129
CROSS REFERENCE	
John Caswell, buyer I. Ferdinand, treas.	
Form 18	

Fig. 52. Index Card for Numerical File.

chasing agent may have interest in will come up only when a purchase of such goods is in mind. Of course, the purchasing agent will not remember the names of the persons or concerns which may have sent him catalogues or price-lists, but he will wish to have before him all catalogues, price-lists, and letters on goods of that kind so as to compare them. A subject file will keep these all in one folder or division, and the subject will be written on the tab. In a newspaper office, clippings or letters on a vast number of subjects will be kept in a subject file. In libraries, books are usually arranged on shelves according to a subject system, and then card-indexed according to authors, and also according to titles.

Summary. A private secretary should be able to suggest the best way to file different kinds of things, so they can be found most quickly and conveniently, and also have some skill in finding them quickly, or in teaching subordinate filing clerks to find them quickly and surely. Here is a summary of the essentials:

1. Filing clerks must be quick and accurate at reading names, like the letter distributors in postoffices, and should have practice and be tested before undertaking filing work.

2. Filing clerks should have a quick sense for catching the guide divisions with the eye, and accuracy in getting the letters, etc., in the right places ALWAYS. Fair accuracy is not enough. There should be a good memory for numbers and for names, so all letters from one person or house will be put in the same place, even if signed differently.

3. In alphabetical vertical filing, each correspondent with six letters or more should have a folder marked with his name or the name of the house, to be placed in front, while miscellaneous correspondence is placed in a miscellaneous folder or division at the back.

4. The letters are to be placed in front of the guide that forms the index to them, not behind. The latest letters are placed in the front of any division, so the oldest come at the back. This makes it easier to transfer the older correspondence to the correspondence files at intervals.

5. Use alphabetical filing when the name is the thing that usually comes up or that is most easily remembered. Use geographical filing for businesses that extend over the country, when the place is the thing most easily remembered or that most naturally comes up for reference. Use numerical filing when there are very many different papers from the same concern received every few days, so that a number can be remembered and quickly written on every paper of every kind from that house, and quickly caught by the eye when reference is necessary. Use subject filing for quotations and the like when the subject is most easily remembered and all correspondence on that subject should be compared when reference is required.

Transferring. Correspondence that is six months, a year, two years, or three years old is correspondingly less frequently referred to, and is usually transferred from strong, well built, active files to cheaper and less substantial transfer files, where

it is kept till it can be thrown away. There are two methods of transferring.

By one method there are two sets of files standing side by side. The first set of files is filled during six months, and then during the next six months the second set of files is filled. When that set of files is full, obviously the letters in the first set of files will be six months old, and can be taken out and placed in transfer files, which are nothing more than cheap pasteboard or wooden filing cases, which are all right because they will seldom be handled. They may be small boxes sitting in rows on shelves, or they may be deep drawers twelve inches or twenty-four inches from front to back.

The second method uses only one set of active files large enough to hold all the correspondence for a year or a year and a half. At intervals of six months the filing clerk goes through the files and takes out all the letters at the back of each division which are more than six months or a year old and places them in transfer files as described above. On this account it is very important that the older letters should always be at the back.

Transfer files are marked with the dates, as "from October, 1912, to April, 1913." A transfer guide card may be kept in the front of every active file, and when correspondence is transferred a notation made giving the exact dates from which to which letters have been transferred.

The "Out" Guide. Since filing clerks are made responsible for finding letters quickly and surely, and will be blamed if they cannot be found, it is exceedingly important that they should not permit anyone to go to the files and take out letters without their knowledge. When a letter is taken out, a guide with a tab marked "out," in a special color, should always be inserted in its place, and on that guide should be written the date when taken, by whom taken, and when returned by whom returned, with the name or number of the correspondent, so if any sheets are missing they can be traced. Strict adherence

to this rule will prevent a great deal of trouble for the filing clerks and all concerned. Ruling is similar to that of Card Form 17, but the word "Out" is best on a tab at the top.

Card-Index Filing.

Guides are the heavy cards that separate the different divisions. Each guide usually has a **tab** on the upper edge, which may be only a projection of the paper, or may be celluloid or metal fastened to the paper.

In order that tabs may not conceal each other they are placed at different points on the edge of the card from left to right, and a number of them form a diagonal across a tray of cards.

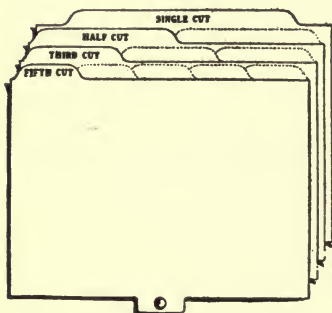


Fig. 53.
Showing Different Cuts for
Guides.

When the entire space is divided into two parts, one-half cut away and the other projecting, the guides are said to be **half cuts**; when into thirds, one-third projecting at the left, one-third on another card in the middle, and one-third on another card on the right, the guides are said to be **cut thirds**, and so on with quarters, fifths, and tenths. Tenths are used for numerical filing. The full cut is also used. Cuts are the

same for large letter guides and for small card guides. See Fig. 53.

Guides should be selected which have tabs wide enough for the index words or names to be written easily upon them.

Standard Card Sizes. There are only three standard sizes used by all card-index manufacturers, and cases and outfits in all particulars are designed to accommodate only these three sizes.

They are 3x5 inches, 4x6 inches, and 5x8 inches. The first two usually stand on the long edge, in a drawer five or six

inches wide and three or four inches deep. The 5x8 cards usually stand on end, in a drawer five inches wide and eight inches deep. They are the common ledger card. The 4x6 cards may also stand on end. Card systems designed for odd sizes are nearly always impracticable.

Clips. Small clips, often of different colors, may be slipped on the upper edge of any card to call attention to it. In the case of following up prospects, when it is desired that letters be sent at fixed dates two weeks or ten days apart, the cards used have the numbers from 1 to 31 printed in a row across the upper edge, each number indicating a day of the month. The clip is placed on the proper day, and the filing clerk will easily guess by the position just which day this name should come up for a follow-up letter. At the same time all the cards are in regular alphabetical order, and when a prospect writes in, his card can be found instantly. Yet all who need attention are distinguished. If the follow-up is to be carried out regardless of replies, a different system will be more convenient. See Figs. 51 and 54.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
State		Ind.										Town		Forest Hill																	
Name		Globe Department Store																													
Rating		G2										Address		c/o Mr. Caswell																	
Prospect for		Underwear line																													
Source		Letter 129																													
Printed matter		1	11	2	21	3	31	4	no	5	6	7	8																		
Form letters		1	2	3	4																										
Remarks		Ask Mr. Johnson to call next trip.																													

Fig. 54. Follow-up Cards on Which Clip May Be Used.

Follow-Up Letter System. When the follow-up letter should be personally dictated, or may vary to correspond to different classes of "prospects" (persons or firms who may become customers, or who have made inquiries looking to future purchase), the following system is the best:

The letter is given a folder on the side of which is printed blank spaces for recording what letters and circulars have been sent (Fig. 55). One column is marked by the correspondent with the date on which the letter is to come up again for attention. The filing clerk on receiving this letter makes out a card with the name or number and date on which the letter is to be called up, and places it in a special file, which may have a set of center guides showing each month of the year, each month guide being followed by 28 to 31 day guides, one for each day of the month. The card that has been made out is placed in front of the guide showing the date on which it is to be called up, which may be months in advance. Then the folder with the letter is placed in its alphabetical order in the regular letter file. If the prospect writes in before the date set for future attention, the correspondent will call for the letter file folder and after dictating his reply will change the call-up notation. The filing clerk should notice this when the folder comes back for filing and take out the call-up card from the file of days and months.

A more extended discussion of looseleaf and card systems will be found at the end of this book.

CHAPTER IX.

Duties of a Private Secretary:

Meeting people, telephoning, sending telegrams and cables, looking up references.

A private secretary is a success largely in proportion to the development of diplomatic ability in handling people.

spring from lack of cultivation of a very positive and important quality, self-control. An iron self-control is the leading characteristic of an executive, and the private secretary must be a substitute executive, a little manager, a reflection of the head of the house, only more suave and diplomatic and adaptable. In these last characteristics the private secretary must be superior to the manager. He is hired for his expertness in these lines, just as an expert accountant is hired for his expertness in figures and accounts, a stenographer for his expertness in shorthand and typewriting, etc., subjects of which the manager knows little or nothing.

Women make ideal private secretaries and assistants to the manager: They have the advantage over men that they are more sympathetic with the original ideas and desires of their superiors, better reflectors, than men. They rather lack the strength and force of character to handle difficult people and make them do the things desired, but in executing a multitude of peaceful details they are distinctly superior to men, as a class. There are exceptions on both sides.

The first duty of a private secretary is to meet callers in the absence of the manager, or to shield him from time-wasting callers when he is in his private office. How shall this be done? Let us give an illustrative typical conversation.

A business man enters and asks, "Is Mr. Jones in?"

Secretary: "I will see." (It is not necessary to say "Yes," even if you know he is in.) "What did you wish to see him about?"

Man: "I wanted to see him on a private matter. Just give him my card." The card shows a life insurance agent.

Secretary: "Mr. Jones is very much engaged this morning. I doubt if he could see you for an hour." A life insurance agent is not likely to be willing to wait for an hour.

Man: "When could I see him?"

Secretary: "It is hard to say, he is always so busy. Couldn't you call up on the telephone just before you were

coming over and find out?" Man leaves. The secretary has got rid of him nicely, but takes the card in to Mr. Jones so he can call him up and make an appointment if he really does wish to see him. It is not safe to try to find that out at the time, however.

Another case: A shabby little man enters.

Man: "Is Mr. Jones in?"

Secretary: "I will see. Who shall I say wishes to see him?"

Man: "Say Smith is here."

Secretary: "Have you a card?"

Man: "No, I haven't."

Secretary: "Will Mr. Jones know who you are?"

Man: "He ought to."

The secretary goes in and says Mr. Smith wishes to see Mr. Jones. Mr. Jones never heard of Smith, or else knows so many Smiths he can't tell which one this is, and asks the secretary to find out what he wants.

Secretary (returning): "Mr. Jones is in a conference just now. I am his secretary. Perhaps I could assist you to find out what you wish to know."

Man: "It is a personal matter. When can I see him?"

Secretary: "If you could explain to me what you wish to see him about, I might help you get an appointment."

The man tells the secretary what he wants. The offer to help him with the manager, made in a sympathetic tone, was what won his confidence.

It was unsafe to be rude to the shabby little man, as he may have been president of the biggest corporation with which the firm was doing business. If he was important, Mr. Jones would wish to see him immediately. He would be more irritated at missing an important caller than at seeing an unimportant one. When he has worked for months to get Mr. Smith to come over, it would be the irony of fate to have the private secretary send him away on the supposition that he

was some sort of beggar. The novice is very likely to make the mistake of sending the important man away. It is really more necessary to know whom to let in than whom to get rid of.

Telephoning

A private secretary should have a good voice, one that does not break in talking over the telephone, a low, sweet, carrying voice. This can be cultivated just as well as speed in writing shorthand. The manner must not be too slow nor too quick. Too great quickness is objectionable because many people can think only so fast, and unless what is said to them occupies a certain length of time it will not sink into their minds so they will comprehend it. Too great slowness irritates them. The golden mean is particularly valuable in telephoning.

First, how shall the secretary get on the wire a person who is wanted by Mr. Jones? Asking the telephone operator to get an important man on the wire, and then keeping him waiting four or five minutes while the telephone operator is getting Mr. Jones is bad business. The private secretary should get the important person at the extension phone beside Mr. Jones' desk, so Mr. Jones can take the receiver instantly, or can take down his own receiver without delay. The good private secretary will be able to judge accurately just when Mr. Jones will be able to talk, and wait until he will be ready.

On calling up the number the secretary will first get the central operator in a large office, and will ask for Mr. Blank (the important man). Mr. Blank's secretary will respond and will wish to know who he is. Mr. Jones' name, position, and business should be stated promptly and courteously, just as the private secretary would like to have the same information given to him or her by an outsider. When Mr. Blank is on the wire don't say in a hurried tone, "Wait a moment, please." Remember that Mr. Blank does not yet know who it is, and

his ignorance may make him impatient. Say at once, "Is this Mr. Blank? Mr. Jones of the Jones Milling Corporation wishes to speak to you." This implies that he should wait a moment without bluntly telling him to wait.

Now let us consider incoming calls. The central operator gets a call for Mr. Jones and connects with his wire. The secretary answers the telephone, and says, not "Hello," but "Mr. Jones's office."

"Is Mr. Jones there?"

Secretary: "I will see. Who shall I tell him wishes to speak with him?"

Mumble.

Secretary: "Pardon me. I don't catch the name. Would you kindly spell it? Senton? S for Samuel? Oh, Fenton? F for fix? What shall I tell Mr. Jones you wish to speak to him about?"

Mumble.

Secretary: "I am Mr. Jones' secretary, and if you would tell me just what you wish I will try to find him."

He wishes some information which the secretary can give him just as well as Mr. Jones himself, and when he gets the information he no longer insists on speaking with Mr. Jones.

It is not necessary to tell lies and say Mr. Jones is out when he is sitting beside you. There are plenty of non-committal answers which will mean delay, and delay is the weapon of the secretary in putting off undesirable callers. Then the offer of sympathetic personal assistance in getting the desired attention is almost certain to draw out the information that is desired.

The object, however, is not merely to put off callers, but to perform courteously for the manager what the caller desires. A spirit of real helpfulness, even an eagerness to be of service to all comers, should be in the secretary's mind back of the dilatory tactics. Some managers see all comers because they feel that courtesy to callers of all classes is the best policy

in the long run. If a secretary would intervene and perform those courtesies satisfactorily, there is probably not a manager who would not be delighted and aided. The waste of time with callers who have no real business is a serious loss to nearly all business men. This loss is not as serious, however, as the loss of business through curtness and discourtesy even to those who appear to be humble callers. The small customer may at any time become the large customer, and the rule of modern business is and should be, perfect courtesy to all. The humblest fellow-citizen is entitled to courtesy.

Telegrams and Cables.

Telegrams, when delivered, must be signed for, and it is usual for the secretary to sign the name of the superior, followed by his or her own initials or name.

It is always best to write telegrams to be sent on the blanks furnished by the companies, either the Western Union or the Postal. When the telegram is ready, in most districts a messenger will be sent from the telegraph office on signal of a special messenger call or request over the telephone. Usually messages are paid in advance, unless sent in reply to some inquiry on request of the party at the other end, who in that case expects to pay the return message charges. In other cases the telegraph company charges the cost of the message to the concern, or if the amount to be paid the messenger is not known, a due bill will be sent around later.

There are three different rates, with which the secretary ought to be familiar.

A **regular day message** allows sending the full name and address of the person or firm to which the message is sent, and the full name of the sender, but not his address, with ten words in the body of the message. Then additional words are charged additional at one cent up. Note that every figure is charged as a word, so that "125" would be charged as three words. Numbers should be spelled out, and "125" written as "hundred twenty-five," charged as two words and less liable to

mistake. Figures in a telegraph message are dangerous and objectionable.

A **day letter** allows fifty words instead of ten to be sent at once and a half the regular rate for ten words, but such messages are subject to delay.

A **night letter** allows fifty words at the regular day rate for ten words. Delivery is made usually on the following day.

The important thing in writing a telegram is to say very distinctly and clearly what is to be said. It is usually desirable to try wording the message in several different ways till the clearest and most positive way is found. All the small words should be inserted in their proper places. Do not write the message in the first place in an abbreviated style, as it is often confusing to the mind of the writer, who is thereby misled into vagueness.

When the message is satisfactorily stated in simple, direct, clear style, the writer may go over the message to see what small words would be clearly understood if omitted. Do not leave out anything you would not be sure would be readily filled in by the person receiving the message. There is nothing sacred about the ten-word limit. If what you wish to say can be said in less than ten words, do not try to make it up to ten. At the same time if the message exceeds ten words, do not violently cut out important words to make it within the limit. It is better to pay a few cents additional. Especially try to avoid words which might sound like other words, or differ from words only by a letter.

Cables are received by the telegraph companies as well as by the cable companies themselves. They are telegrams that go under water over specially protected wires, usually to foreign countries.

The charge for cables is for every word, including the name and address of the person or firm addressed and the signature of the sender. The rates are comparatively high, as for example, twenty-five cents a word from New York to Europe.

Registered cable addresses are arranged to save words, a single registered word indicating a complete name and address. In order that there may be no confusion the telegraph or cable companies will register at their offices a word which they look up and prove to be used by no other concern, and which has not previously been registered. To be sure about this, all the companies compare notes. Any name once registered is protected and cannot be taken by anyone else. A name registered with any one company may be used on messages sent over all others, as they exchange registers. A registered address usually consists of two words, one the name of the town or city, as New York (counted as one word), Chicago, London, Paris, and the other indicating the individual address in that town or city. Thus "Jobar, Chicago," may mean Jones, Barton & Co., 34 N. LaSalle St., Chicago, Illinois." This address is then counted as two words in the message.

Codes. In order to send a long message, business houses often use published code books such as the A, B, C, the Western Union, etc., or a privately arranged code. Every code word must be a real word in a recognized language, not an arbitrary combination of letters or figures. No word should contain over ten letters if it is to be charged as one word. One word, as "cod," may mean "we are sending you by the next steamer C. O. D. the invoice of goods contained in your order of," the next word being the date of the order. If it is not possible to agree in advance on a particular code, the message may start "abc code," indicating that the rest of the message is to be interpreted by the A, B, C code book.

Cable letters admit ten or twelve words at perhaps the usual charge for four or five (each office has a fixed rate), when delivery may be delayed until the next day. Cable rates vary in different places to different countries, because made up of a primary charge for the cable itself, combined with cost of the land telegraphing at either end, first from the starting point to the coast cable office, and at the other end from the cable office to the inland telegraph office.

Cipher is simply a secret code, habitually used by governments in diplomatic messages. Looking up each word in the code book and writing out the message in plain language is often the duty of a secretary. It is much like translating from a foreign language, and considerable judgment is required, as the code phrases are often only approximately what is intended to be said, and little changes suggested by common sense may be written below the literal translation by the secretary, to help the manager get the real meaning more quickly. All such changes should be written in a separate line below, so the superior can judge whether the change is judicious or not.

Special Duties of the Social Secretary

Persons of wealth often employ so-called social secretaries, who usually should be college graduates and accustomed to polite society. Good manners are an indispensable requisite of the social secretary, and any one not possessed of them should not aspire to such work.

One of the first duties of the social secretary is to keep a record of appointments, and faithfully remind the employer (whether man or woman) that these appointments should not be neglected. They may be kept on a calendar pad on the study desk, the hour of appointment and its nature being jotted down days ahead if necessary. Or they may be kept in a little pocket appointment book which has half a dozen lines under each day of the year. The calendar pad on the desk will always be available for the employer or secretary, and will not be likely to be missing when wanted.

Persons like Miss Helen Gould maintain a staff of secretaries to look after charities, and each charity should have its "social ledger" account. The personal investigation of each charity and the periodical inspection of its progress is a special duty of the social secretary.

Another special duty of the social secretary is to look after household accounts. It is a common thing for persons of wealth to indulge in raising fancy chickens, which they ex-

hibit at fairs or poultry shows, and which they try to make profitable. If they can make it pay as well as gain distinction in exhibits, the game is regarded as successful. It is largely a form of sport. The social secretary is expected to keep the books and find out whether or not it does pay.

The best methods of keeping such accounts are described under the head of "Household Bookkeeping" in the chapter on "Business Papers."

How much it costs to maintain an automobile, or a country house, or the like, is information the social secretary should understand how to get.

Paying Taxes

The social secretary should always look after the taxes, on which there may be fines or losses if they are not paid at a certain time.

Personal taxes are levied upon money in the bank, furniture, clothing, etc., and usually a "personal property schedule" is given out by the tax assessors during the months of March, April, or May. This blank form should be obtained at this season and a list of taxable property sworn to and filed with the assessors.

If the assessors place the taxable property too high, the matter may be taken before the board of review, which meets usually during the summer immediately after the assessors have finished their work. The social secretary ought to go to the office of the assessors and find out what assessment has been made, so that an appeal can be taken to the board of review before it is too late. After the board of review has finished its work the assessment cannot be changed. To think of these things and look after them at the proper time is the important matter.

Real estate is assessed somewhat differently. Usually the same assessment continues for four years, and no change is made between times.

Taxes assessed this spring will be payable next year some

time after January 1. Usually the payment must be made in March, April, or May, or fines will begin to accrue. Then some time during the summer the property will be sold for taxes at public auction, if the tax has not previously been paid. After property has been sold for taxes it is necessary to find the person who bought the taxes and arrange to redeem the property by paying the taxes with fines and an added percentage, which is profit to the person buying. This is fixed by law, and the secretary should find out from the county clerk just what it is.

What taxes are due and when they must be paid can be found out by writing to the county treasurer.

Collecting Rents

When houses or flats are owned, it sometimes happens that the secretary is expected to collect the rents instead of paying a broker or agent to do it.

The important thing in collecting rents is to make the demand promptly when the rents are due. If the tenants are poor it is usually necessary to call on them on the first day of the month. If they are of a better class, it is usual to send to each a bill for the rent that will be received on the first day of the month. Rents are usually payable in advance. If this bill is not paid by the tenth of the month, a telephone inquiry may be made. If it is not paid by the fifteenth or twentieth, a call will usually be in order. A printed form of receipt should always be ready and a written receipt given when the rent is paid. A book of receipt forms can always be bought for a few cents.

Property is usually rented on lease. Leases may be by the month or by the year. Most leases by the year start on May 1, and should be renewed at least two months before that date. On March 1 the secretary should call on the tenant to get the lease renewed, so that if the tenant is not to continue, advertisements may at once be inserted in an effort to find new

tenants. Neglect to attend to these things promptly often results in vacancies and loss. Usually there is a clause in the lease stating that the tenant has an option to renew the lease on or before a fixed date, so that he understands that he must give a definite answer on that date and not wait until his term of lease has expired. Some tenants think they need not decide about continuing until the last day of April.

When tenants do not pay they should be followed up persistently with the help of a lawyer if necessary, who will advise what steps are to be taken.

Collecting Dividends and Interest on Bonds

When stocks are held, the dividends, if any, will be payable on certain fixed dates, once, twice, or four times a year. The secretary should examine stock certificates and find out when dividends are regularly due, and ascertain whether they have been paid or not. There is also an annual stockholders' meeting at which the holder of the stock may wish to be represented. He can give the secretary his proxy to attend the meeting and vote his stock.

Bonds are of two kinds. Coupon bonds have little interest coupons attached which are to be cut off and presented through any bank for payment when they become due. The secretary should watch these coupons and see that they are sent in at the proper time. Other bonds are registered bonds, and the interest may have to be collected at a certain place on a certain date. Mortgages also may have special interest notes which should be presented for payment at the time they become due, or of which notice should be sent in writing. Other mortgages have no special interest notes, and a demand should be made for the interest at the proper time. It is usually best to give notice in advance a week or two, that the person who is to pay may be reminded that the payment will become due, and he may be prepared to meet it at the proper time. Promptness in sending these reminders has a great deal to do with success in making the collections.

Looking After Insurance

Houses or other buildings and personal property should always be carefully protected by fire insurance, and the secretary should examine the policies, see when they expire, and provide for their renewal. Usually it is best to employ an insurance broker, who makes it a business to watch expirations and attend to their renewals, but the secretary should check the matter up also. Usually it costs less to take up policies for three years or five years than for one year. At some time during leisure the secretary should look over the policies and see just when they expire so as to have in mind the dates of expiration.

Life insurance policies are also important. Usually the premiums are paid yearly, and if not paid on the exact date when due cause the policy to lapse. While notices of premiums due are usually sent in advance through the mail, the secretary should inform himself about such policies, so as to look them up if for any reason the notice sent through the mail fails to reach his employer through absence, moving residence, or the like.

The good secretary will go over all these things during leisure moments so as to get them well in hand and not allow any point to slip by unnoticed. The chief duty of the social secretary is to remember all these little items and see that they are attended to whether his principal remembers them or not.

Write Everything Down

Everything to be called to the attention of an employer should be placed before him in writing. To pour into his ear a long story when his head is already filled is a sheer waste. If a personal explanation must be made, first write briefly what you have to say, and then explain with the written memorandum in your hand to be left.

Reference Books

It is very often the duty of a secretary to get exact information from a reference book and place it before the superior in compact and usable form.

The reference books most often used in an office are the following:

City Directory.

Telephone Directory.

Dictionary.

Encyclopedia.

Atlas.

Mercantile Agency books.

Shipping guides.

City Directory. The surnames are arranged alphabetically, and we first look for the surname. Then the given names are arranged alphabetically following the surnames, and we follow down the list to the given name we wish. A small "r" usually indicates the residence address as immediately following, but "res" is also used. Observe that usually the sign & is counted as the last letter of the alphabet, so that "Smith & Jones" would usually follow all the individual Smiths, but probably "Smith, Jones & Co." would come after "Smith, James." Methods vary a little in different directories.

Business directories are often to be found at the end of the main part of the city directory. Each business has its place in alphabetical order, and then the names are in alphabetical order following the general title of the business. Under what business heading a given business man or firm will be found may be a matter of judgment. Lawyers may be classified as "attorneys" or "lawyers," business colleges under "business," under "college," or under "schools." Ingenuity and judgment must be used in order to find what is wanted.

Often when the given name has been forgotten and there are many individuals in the main directory with the same surname, as in case of "Smith," for example, if the business is

known the correct address may be found in the classified section, as there will be only one or two Smiths conducting business colleges, for example, so the number to choose from is narrowed down often to one individual of that surname.

Telephone directory. The telephone directory is the most accurate and up-to-date directory published, as it is corrected often four times a year, and a new edition is nearly always issued soon after moving time in May. As only the larger and better firms and individuals have telephones, it is a selected list and easier to refer to. It usually has a classified section as well as a general section.

Dictionary. A good dictionary, reliable and up to date, and not too small, such, for example, as Webster's Collegiate Dictionary, compiled from the International, or the Student's Standard, compiled from the Standard Dictionary, should be found in every business office. Cheap dictionaries and very small dictionaries are to be avoided.

It is impossible to look up a word in the dictionary intelligently unless you know what part of speech it is. If the word is used as a verb, you look in the dictionary for such a word with a small *v* after it; or if it is a noun, a small *n* after it, and so on with the other parts of speech. Unless you know the parts of speech you cannot look up words in the dictionary satisfactorily.

Then when you find the word you really want, if you are looking for the definition, you must often choose between several. The first meaning is usually the most primitive, and so may be the least common. Which meaning you require you can judge only by the context. So when you are asked to look up a word in the dictionary you should always get the sentence in which it is used; otherwise it may be impossible to find what is really wanted.

Encyclopedia or Cyclopedia (both forms of this word are in equally good use). If you wish an explanation of subjects, persons, or places, you must refer to a good cyclopedia, one

that is revised up to a recent date. You look first on the backs of the volumes for the division of the alphabet in which the key word falls. The name of a person may be found several times, and some slight knowledge of which one it is must help decide which article to read. The same applies to places. The name of a town may be that of a place in Kentucky, Canada, or Europe, and some slight knowledge is necessary as a clue to get the rest of the information desired.

Looking up subjects is done best by use of the Index volume, a separate volume of many cyclopedias found at the end of the set. Here will be found the general subject, and then under that many different phases or divisions of the subject, arranged in alphabetical order. The subject may be referred to in a paragraph or two in half a dozen different articles, each of which will be referred to by the volume number in Roman figures, followed by the page in Arabic numerals, and then often the place on the page as the beginning, middle, or end, is indicated by a small letter, as a, b, c, or d. An explanation of the system used may be found at the beginning of the volume.

Atlas. Finding a town on a map is often difficult unless a system is used. Usually a table of contents in the front of the atlas will give the page on which the particular map desired may be found. Then on the side of the map, or sometimes at the back of the book on a page to which reference is made, a list of counties or towns will be found either in alphabetical order or in order of population. After each town there is likely to be a letter and also a number. The letters will perhaps indicate latitude lines or territory between latitude lines on the sides of the map, and the figures will indicate meridian lines or territory between meridian lines at top or bottom of the map. The place will then be found in the square at which these two meet. Or in any case the latitude and longitude may be found in a cyclopedia or gazetteer, and these lines followed down will meet at a certain point at which the town will

be found. It is usually much quicker to follow a system like this than to hunt all over a map at random for half an hour or so. Note that a reference dictionary of places is called a gazetteer.

Mercantile agency books. The credit rating of business firms is given in what are called mercantile agency books. The oldest and best known mercantile agencies are those of Dun and Bradstreet, and each issues two or four times a year an enormous book giving the credit ratings. These books are loaned to the subscribers, and belong to the agencies. When the new book is issued the old one is taken back. The information contained in them is supposed to be confidential. If any business firm is not a subscriber, the desired information may be obtained by going to the bank where one's deposits are kept and asking to be allowed to look at the bank's copy of Dun or Bradstreet. A special report on any concern or individual may also be obtained from the agency, either by a subscriber direct, or through the bank, on payment of a small fee, usually 50 cents.

Secretaries should understand how to find ratings, and what they mean when found, as the work of looking up references is often left to them.

The names are arranged on the geographical system. First the states of the Union are given in alphabetical order. Under the towns, which are followed by the counties, will be found the names of the business firms in alphabetical order. Three different steps must be taken in order to find any name.

Opposite each name will usually be found two letters, or a number or figure and a letter. The exact system used will be explained in the front of the book, and this key to ratings should be carefully studied before a reference is looked up.

Two different facts are of interest in regard to any business firm or individual. The most important is whether he is honest and pays his bills promptly, and the other is how much money he is worth, or for how much it is safe to trust him.

WISCONSIN.

Dun's Ratings
for same.

Jerseyport, Harding Co.			
Chambers, K. W., blacksmith.....	F	.....	M
Frederick, Geo. P., butcher.....	Z F	.....	H 3
Galloway, Joseph H., drugs.....	Z F	.....	4
Groome, W. F., G. S.....	U C	.....	G 3
Hilyard, W. J., gro. and prov.....	W D	.....	H 3
Gusta, Curtis G. Co., coal, lbr., etc.....	S C	.....	F 3½
Kiamensi Pottery Co., firebrick.....	T C	.....	4
Krebs Chemical Co., mfg. chem.....	N A	.....	C 1½
Lowe, J. Harry, G. S.....	Z F	.....	3
Medford Fertilizer Co. (Inc.) (branch of New York City).....	R B		
Phillips, John W., shoemkr.....	Z F	.....	J 3

Inside the front cover will be found the key to ratings, which in condensed form is as follows, for Bradstreet:

	1 high	2 good	3 fair
G—Over \$1,000,000	Aa	A	B
N—From \$150,000 to \$200,000.....	A	B	C
R—From \$35,000 to \$50,000.....	B	C	D
S—From \$20,000 to \$35,000.....	C	D	E
T—From \$10,000 to \$20,000.....	C	D	E
U—From \$5,000 to \$10,000.....	C	D	E
W—From \$2,000 to \$3,000.....	D	E	F
Z—From 0 to \$500.....	E	F	

Fictitious Extract from Bradstreet.

The letter in the first column shows the wealth in dollars, and the letter in the second column shows the general credit rating with reference to honesty and general mercantile ability. No man with less than \$500 capital should be given much credit, so the highest letter such a man can have is E on general credit, while F means second rate. Up at the top, a man with much wealth rated C would be considered poor pay, though such that you could force him to pay by going to law. To get a man's credit you must see what is the highest letter under his rating for wealth. Thus Z F means a man has less than \$500 in wealth, and is a poor payer even for what he has—no rating at all could be worse.

In Dun's system a letter indicates the wealth, Aa being equivalent to "over a million," F from \$10,000 to \$20,000, G from \$5,000 to \$10,000, H from \$3,000 to \$5,000 and J from \$2,000 to \$3,000. The general credit rating is indicated by numbers in four columns instead of three. For a low wealth rating the highest credit rating would be 2½. When no wealth rating is indicated, a number indicates the column, 1 high, 2 good, 3 fair, and 4 limited. Where only 4 appears after a name the rating could not be worse. In case of a branch, it is necessary to look up the home office to get rating from Dun's book.

Shipping guides. The express companies have books arranged geographically showing the rate per hundred pounds to every express office in the country, whether on their own lines or those of another company. If the office is not on their lines they will take a package and transfer it to the other company that does have an office there. The rate for weights less than a hundred pounds may be found in a table at the front or back of the book, where the rate per hundred pounds is first found, and then down the column the rate for any fixed weight less than a hundred.

There are similar books for freight shipments, privately published, showing the different routes over which a freight package may be sent, and different classifications, as the rates on small, heavy articles like iron, and large, light bodies like trunks would be very different. This subject is so complicated that it is usually left to an expert shipping clerk.

CHAPTER X

Printing

It is frequently the duty of private secretaries to order office stationery and printing, and supervise the printing of letterheads, circulars, and booklets, preparing dummies and reading proof. Occasionally there is need to prepare display

advertisements. Some familiarity with the terms of printing, and the details of paper, etc., is desirable.

Printing. The invention of printing has made modern life what it is, and the terms and methods used are much the same the world over. The general subject divides itself into three divisions, (1) **composition**, or typesetting, (2) **paper and press-work**, or printing the type on paper by means of a printing press, and (3) **binding**, or folding, sewing or stitching, and casing up or covering, so as to make a bound book or pamphlet.

Composition. Ordinary type is set by hand, and has a metal body. Very large type for posters, cards, etc., sometimes has a wood body. The linotype machine sets by the touch of keys (like typewriter keys) what are called matrixes, and casts an entire line of type, all on one solid body. The monotype machine casts lines made up of individual types such as are usually bought at the foundries and set by hand.

The sizes of type are now usually measured by what is called the **point system**, 72 points to the inch. Type a sixth of an inch high would be eight point, a twelfth of an inch high, six point, etc. The letter m is square, as broad as it is high, and the letter n is half as broad as it is high. These sizes without letters on them are used as spaces, and are called m quads and n quads.

Strips of metal between lines are called **leads**, and are most commonly two points thick. Ledged eight-point is therefore as high from bottom of line to bottom of line as solid ten-point.

The commonest sizes of type are the following:

Agate, or $5\frac{1}{2}$ pt., commonly used in newspaper classified advertising, and accepted as the standard size for measuring all advertising, a line of advertising being figured as an agate line;

Nonpareil, or 6 pt., the common body face of newspaper reading matter; newspapers also use 7 pt.;

Brevier, or 8 pt., the common magazine body face;

Long primer, or 10 pt., the common book face;

Pica, or 12 pt., the largest common face for book type, and used as a standard measure of width of columns and pages, there being six picas to the inch, so that a newspaper column two inches wide would be said to be 12 picas wide, and a book page three and a half inches wide would be said to be twenty-one picas wide.

The common advertising display or black-faced types are 18-point, 24-point, 36-point, 48-point, and 72-point, which are respectively three-twelfths of an inch, one-third of an inch, half an inch, two-thirds of an inch, and an inch high. Names are not in common use for these larger sizes, though persisting in connection with the smaller sizes.

Body type includes the smaller sizes used in the body of books or articles, and is usually light-faced. There are two different varieties, **old style** (a technical term in no sense meaning old-fashioned), which has the terminations of the **risers** (or vertical portions of letters above the main body) sloping, and **modern face**, which has the terminations of the risers horizontal and square. The latter is considered plainer and a little easier to read, the former more artistic in book work. This type is old style, and the 8-point in some of the appendixes is modern.

Display type, bold face, or black face is used for titles and headings, or for emphasis, and prints a bright black.

Electrotypes are plates made from type, that may be printed just the same as the original type. They are used when the same type or engravings may be printed several times, as they are more convenient to keep for permanent use or possible use. The type is impressed on wax and then dusted with black lead. This mould is placed in a bath where an electric current deposits a thin **shell** of copper all over the face. This shell is then backed up with hot metal to make the plate about a pica thick. This plate is **mounted on wood, mounted on metal**, or is beveled to clamp on **patent blocks** or **patent base**. Patent-block plates are used when there are many of them, as for a

book which is to be printed more than once, each print being called an **edition**. Electrotypes are measured and charged for by the square inch, or according to a standard scale used by all electrotypers. Stereotypes are plates made from a mould of paper pulp by running melted metal into a metal box containing the mould. It is a cheap plate used chiefly in newspaper work.

Cuts are engravings of any kind, of which there are two varieties in commercial use, **zinc etchings** from pen-and-ink drawings or any solid masses of black and white color, as for example, reproduction of printing or typewriting, and **half-tones**, giving the effect of a photograph with intermediate tones (produced by photographing on a copper plate through a **screen** like mosquito netting). The fineness or coarseness of the "screen" determines the kind of paper on which a clear impression can be printed. For newspaper work a screen with 80 to 100 lines to the inch (called an 80- or 100-line screen) makes a coarse picture; for smooth or calendered book paper cuts made with 120- or 130-line screens may be used, and on enameled papers cuts up to 200-line screens may be used.

Papers. Letterheads are printed on special calendered papers called writing papers, which will take ink without blurring. They come usually in sheets 17x22 inches, called **folio size**, which, cut into quarters, make standard letterheads 8½x11 inches. **Flat stock** is a special class of writing paper of common or cheaper quality, while **bond** is another special quality of paper widely used for a better class of letterheads. Bond paper is more or less transparent, and is adapted to printing or writing only on one side.

Book papers are used for all kinds of circulars and small type printing, and are in general of four qualities or characters,—**print**, the cheapest wood pulp paper, used for newspapers; **machine finish**, made partly of rags, well adapted to printing ordinary type and zinc-etching cuts, but not adapted to half-tones; **supercalendered**, or **S. & S C.**, a medium smooth

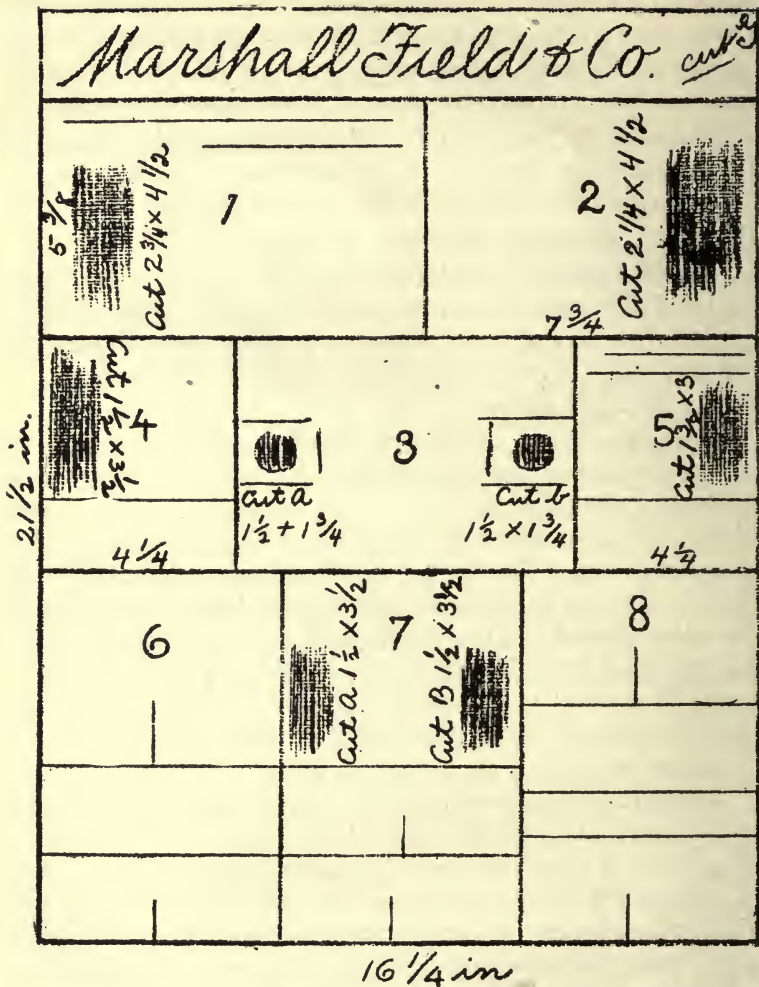
sheet on which half-tones may be used, and **enamel**, or coated stock, the surface of which is filled with a preparation of clay, on which the finest half-tones may be printed with beautiful results. The commonest sizes of book papers are 24x36 or 25x38 inches (a standard size), 28x42 inches, 32x44 inches, and the double of the first size or 38x50 inches. Each has three to six different thicknesses, indicated by the **weight** or pounds to the ream. We count 500 sheets to a ream.

Bristol board is a thick paper used for cards, etc., and sold by the 100 sheets, most commonly $22\frac{7}{8} \times 28\frac{1}{2}$ inches. Other varieties of thick colored papers are called **cover papers** and are used for covers on booklets, usually made same size as bristol or 20x25 inches.

Binding. When books are supplied with elaborate, stiff covers the work is called **hard binding**, the stiff cover is called a **case** or a **cloth case**, and the work is done at a special **bindery**. Most printers do **pamphlet work**, or binding of small booklets in paper covers. The larger and finer books are **sewed** (i. e., with thread), while the small booklets and less expensive books are **wire-stitched** (that is, sewed with wire). When books are finished they are **trimmed** or cut on the edges, a number of books at a time, to a certain size, which must be given the binder in inches. He will ask for the **trimmed size**. An eighth or quarter of an inch extra must be left for "trim."

Layout means a rough sketch showing how the printing is to be arranged, with the sizes of each part, etc. For layout of a full-page advertisement of Marshall Field & Co., see Fig. 56, and for the advertisement see Fig. 57. The drawn lines indicate the margins of the different bodies of type, the dimensions being indicated in inches. Solid pencil lines indicate where the pictures or cuts will go. A wavy line under the headings in the copy will indicate black letter or display type. The size of the type desired should be marked at the side of each display line or body of type.

A **dummy** is a little book made of blank paper showing the



*Lay-out for Marshall Field & Co.
page Advertisement*

Fig. 56.

MONDAY

THE CHICAGO RECORD-HERALD

OCTOBER 11, 1908.

MARSHALL FIELD & COMPANY

Women's Coats and Capes Showing the Season's Most Preferred Styles and Colors.



Today's display, especially of moderate, will be even more worthy of attention than they were during Epiphany Week. Our determination to meet the season's increasingly demands, in separate Coats with the very latest designs will be seen in many new styles added to the great assortments this morning and in the many more that will follow during the week.

In the previous season has exclusive, was born in among a feature of these new fall and winter styles.

One of the latestest new styles and a splendid value—Long Coats of smooth cloth in highly favored shades—tan, black, brown, russet, also black and white—also being in contrasting shades of silk and of cyprus—on discount, \$37.50.

A value of interest—Women's Tweed Coats made of finest quality, in beautiful shades and patterns, fitted to waist with flared skirt, to travel, \$40.00.

Three beautiful plaids, merinos and the popular rough finished goods show in especially attractive new Coats in which prices range from \$40.00 upward.

Merinos in Evening Coats—many of these exclusive, some beautifully trimmed with fur to harmonize with the more and velvet on collars and cuffs—all lined with black silk and of cyprus—priced from \$37.50.

Beautifully Attractive and Evening Coats, in the many new shades, lined with plain and novelty silks—\$40.00 upward.

Tailored Two and Three Piece Suits: The Season's Most Distinctive New Designs.

Distinctive style describes these new modes—they are not only all entirely new but exclusive with us. Concerning the important point of exclusiveness, we assure customers that in this season's purchases you have never had so broad a range from which to choose, making it possible as never before for your satisfaction.

We have illustrated two styles because many of styles and dozens of others, make to make them very remarkable values.

Women's Suits tailored of wide waist chevron, with long narrow coats made decidedly attractive with sailor collar and notched revers in waist, featuring of three large buttons, skirt has continuation pleats and plain, as illustrated, \$40.00.

Women's Three-piece Tailored Coats, has broadcloth—long yoke and pleated skirt in the day-long and evening wear—made colorful—both garments are effectively trimmed with anodized beads, as illustrated, \$42.50.

Practical Tailored Suits of the new elegant chevron, plain or knee-length—lined with silk with heavy blouses—sleeve collar faced with silk to match—skirt of pleats and plain—exceptional value at \$37.50.

A very recent model—Long Skirt—Fitted Collarless Coat trimmed with broad, double-breasted front featuring deep waist—short in pleats and plain. Another splendid suit at a low price—\$40.00.



Another fine value in the Gender ignominia.

Silk Petticoats, \$5.95.

One of the latestest new models—newly made of pure Tulle with a quality that would be impossible to procure ordinarily selling at this price. Colors—black, brown, russet, also black and white—also being in contrasting shades of silk and of cyprus—on discount, \$37.50.

The deep edged in a bella dress—made of fine quality—cordons plain edged with small tulle ruffles, deep silk underlay and deep silk—on discount, \$37.50.

And they will sell underlay at this price.

Untrimmed Hats in Many of the Season's Latest and Best Shapes at Great Savings.

Attractiveness of styles and lowness of prices have been very evident in notably good in the great numbers of new Hats placed on sale this morning in this unusual event.

The opportunity is one that should not be disregarded. Colors, shapes and proportions can be had in sufficient varieties to meet almost all requirements.

For Fall Untrimmed Hats—many of these exclusive, some beautifully trimmed with fur to harmonize with the more and velvet on collars and cuffs—all lined with black silk and of cyprus—priced from \$37.50.

Beautifully Attractive and Evening Coats, in the many new shades, lined with plain and novelty silks—\$40.00 upward.



Imported White Sucker, V.15c

This price is half the regular value—an economy that comes through a very unusual purchase—see the considerable business of Suckers—that it that that not require adding, making to their desirability for short-sleeved, long-sleeved, normal, children's and children's—made of fine quality—on discount, \$37.50.

Women's Simple Handkerchief Sale

A large and very attractive selection of pretty novelties and elegant lace at prices that are so much to be desired—among them are lace and scalloped edge Handkerchiefs, embroidered and embroidered Handkerchiefs, and colored border Handkerchiefs—many of which at least a found below regular value—\$10, \$12, \$14 and \$16.

A Notably Successful Semi-Annual Event: Hosiery Box Sale Including Our Entire Staple Lines in Black.

The immediate response to the first announcement of this sale was highly gratifying—especially so since the greater number of purchasers were those who are familiar with the splendid service our lines afford and who avail themselves of these savings by providing advantage for future need.

We strongly emphasize the point of worth in this history business of our absolute knowledge of the quality of the goods sold, and of the many details of their manufacture which make their incomparable the best of their kind.

Women's Imported Black Cottons, \$1.00, \$1.25, \$1.50, \$1.75, \$2.00, \$2.25, \$2.50, \$2.75, \$3.00, \$3.25, \$3.50, \$3.75, \$4.00, \$4.25, \$4.50, \$4.75, \$5.00, \$5.25, \$5.50, \$5.75, \$6.00, \$6.25, \$6.50, \$6.75, \$7.00, \$7.25, \$7.50, \$7.75, \$8.00, \$8.25, \$8.50, \$8.75, \$9.00, \$9.25, \$9.50, \$9.75, \$10.00, \$10.25, \$10.50, \$10.75, \$11.00, \$11.25, \$11.50, \$11.75, \$12.00, \$12.25, \$12.50, \$12.75, \$13.00, \$13.25, \$13.50, \$13.75, \$14.00, \$14.25, \$14.50, \$14.75, \$15.00, \$15.25, \$15.50, \$15.75, \$16.00, \$16.25, \$16.50, \$16.75, \$17.00, \$17.25, \$17.50, \$17.75, \$18.00, \$18.25, \$18.50, \$18.75, \$19.00, \$19.25, \$19.50, \$19.75, \$20.00, \$20.25, \$20.50, \$20.75, \$21.00, \$21.25, \$21.50, \$21.75, \$22.00, \$22.25, \$22.50, \$22.75, \$23.00, \$23.25, \$23.50, \$23.75, \$24.00, \$24.25, \$24.50, \$24.75, \$25.00, \$25.25, \$25.50, \$25.75, \$26.00, \$26.25, \$26.50, \$26.75, \$27.00, \$27.25, \$27.50, \$27.75, \$28.00, \$28.25, \$28.50, \$28.75, \$29.00, \$29.25, \$29.50, \$29.75, \$30.00, \$30.25, \$30.50, \$30.75, \$31.00, \$31.25, \$31.50, \$31.75, \$32.00, \$32.25, \$32.50, \$32.75, \$33.00, \$33.25, \$33.50, \$33.75, \$34.00, \$34.25, \$34.50, \$34.75, \$35.00, \$35.25, \$35.50, \$35.75, \$36.00, \$36.25, \$36.50, \$36.75, \$37.00, \$37.25, \$37.50, \$37.75, \$38.00, \$38.25, \$38.50, \$38.75, \$39.00, \$39.25, \$39.50, \$39.75, \$40.00, \$40.25, \$40.50, \$40.75, \$41.00, \$41.25, \$41.50, \$41.75, \$42.00, \$42.25, \$42.50, \$42.75, \$43.00, \$43.25, \$43.50, \$43.75, \$44.00, \$44.25, \$44.50, \$44.75, \$45.00, \$45.25, \$45.50, \$45.75, \$46.00, \$46.25, \$46.50, \$46.75, \$47.00, \$47.25, \$47.50, \$47.75, \$48.00, \$48.25, \$48.50, \$48.75, \$49.00, \$49.25, \$49.50, \$49.75, \$50.00, \$50.25, \$50.50, \$50.75, \$51.00, \$51.25, \$51.50, \$51.75, \$52.00, \$52.25, \$52.50, \$52.75, \$53.00, \$53.25, \$53.50, \$53.75, \$54.00, \$54.25, \$54.50, \$54.75, \$55.00, \$55.25, \$55.50, \$55.75, \$56.00, \$56.25, \$56.50, \$56.75, \$57.00, \$57.25, \$57.50, \$57.75, \$58.00, \$58.25, \$58.50, \$58.75, \$59.00, \$59.25, \$59.50, \$59.75, \$60.00, \$60.25, \$60.50, \$60.75, \$61.00, \$61.25, \$61.50, \$61.75, \$62.00, \$62.25, \$62.50, \$62.75, \$63.00, \$63.25, \$63.50, \$63.75, \$64.00, \$64.25, \$64.50, \$64.75, \$65.00, \$65.25, \$65.50, \$65.75, \$66.00, \$66.25, \$66.50, \$66.75, \$67.00, \$67.25, \$67.50, \$67.75, \$68.00, \$68.25, \$68.50, \$68.75, \$69.00, \$69.25, \$69.50, \$69.75, \$70.00, \$70.25, \$70.50, \$70.75, \$71.00, \$71.25, \$71.50, \$71.75, \$72.00, \$72.25, \$72.50, \$72.75, \$73.00, \$73.25, \$73.50, \$73.75, \$74.00, \$74.25, \$74.50, \$74.75, \$75.00, \$75.25, \$75.50, \$75.75, \$76.00, \$76.25, \$76.50, \$76.75, \$77.00, \$77.25, \$77.50, \$77.75, \$78.00, \$78.25, \$78.50, \$78.75, \$79.00, \$79.25, \$79.50, \$79.75, \$80.00, \$80.25, \$80.50, \$80.75, \$81.00, \$81.25, \$81.50, \$81.75, \$82.00, \$82.25, \$82.50, \$82.75, \$83.00, \$83.25, \$83.50, \$83.75, \$84.00, \$84.25, \$84.50, \$84.75, \$85.00, \$85.25, \$85.50, \$85.75, \$86.00, \$86.25, \$86.50, \$86.75, \$87.00, \$87.25, \$87.50, \$87.75, \$88.00, \$88.25, \$88.50, \$88.75, \$89.00, \$89.25, \$89.50, \$89.75, \$90.00, \$90.25, \$90.50, \$90.75, \$91.00, \$91.25, \$91.50, \$91.75, \$92.00, \$92.25, \$92.50, \$92.75, \$93.00, \$93.25, \$93.50, \$93.75, \$94.00, \$94.25, \$94.50, \$94.75, \$95.00, \$95.25, \$95.50, \$95.75, \$96.00, \$96.25, \$96.50, \$96.75, \$97.00, \$97.25, \$97.50, \$97.75, \$98.00, \$98.25, \$98.50, \$98.75, \$99.00, \$99.25, \$99.50, \$99.75, \$100.00, \$100.25, \$100.50, \$100.75, \$101.00, \$101.25, \$101.50, \$101.75, \$102.00, \$102.25, \$102.50, \$102.75, \$103.00, \$103.25, \$103.50, \$103.75, \$104.00, \$104.25, \$104.50, \$104.75, \$105.00, \$105.25, \$105.50, \$105.75, \$106.00, \$106.25, \$106.50, \$106.75, \$107.00, \$107.25, \$107.50, \$107.75, \$108.00, \$108.25, \$108.50, \$108.75, \$109.00, \$109.25, \$109.50, \$109.75, \$110.00, \$110.25, \$110.50, \$110.75, \$111.00, \$111.25, \$111.50, \$111.75, \$112.00, \$112.25, \$112.50, \$112.75, \$113.00, \$113.25, \$113.50, \$113.75, \$114.00, \$114.25, \$114.50, \$114.75, \$115.00, \$115.25, \$115.50, \$115.75, \$116.00, \$116.25, \$116.50, \$116.75, \$117.00, \$117.25, \$117.50, \$117.75, \$118.00, \$118.25, \$118.50, \$118.75, \$119.00, \$119.25, \$119.50, \$119.75, \$120.00, \$120.25, \$120.50, \$120.75, \$121.00, \$121.25, \$121.50, \$121.75, \$122.00, \$122.25, \$122.50, \$122.75, \$123.00, \$123.25, \$123.50, \$123.75, \$124.00, \$124.25, \$124.50, \$124.75, \$125.00, \$125.25, \$125.50, \$125.75, \$126.00, \$126.25, \$126.50, \$126.75, \$127.00, \$127.25, \$127.50, \$127.75, \$128.00, \$128.25, \$128.50, \$128.75, \$129.00, \$129.25, \$129.50, \$129.75, \$130.00, \$130.25, \$130.50, \$130.75, \$131.00, \$131.25, \$131.50, \$131.75, \$132.00, \$132.25, \$132.50, \$132.75, \$133.00, \$133.25, \$133.50, \$133.75, \$134.00, \$134.25, \$134.50, \$134.75, \$135.00, \$135.25, \$135.50, \$135.75, \$136.00, \$136.25, \$136.50, \$136.75, \$137.00, \$137.25, \$137.50, \$137.75, \$138.00, \$138.25, \$138.50, \$138.75, \$139.00, \$139.25, \$139.50, \$139.75, \$140.00, \$140.25, \$140.50, \$140.75, \$141.00, \$141.25, \$141.50, \$141.75, \$142.00, \$142.25, \$142.50, \$142.75, \$143.00, \$143.25, \$143.50, \$143.75, \$144.00, \$144.25, \$144.50, \$144.75, \$145.00, \$145.25, \$145.50, \$145.75, \$146.00, \$146.25, \$146.50, \$146.75, \$147.00, \$147.25, \$147.50, \$147.75, \$148.00, \$148.25, \$148.50, \$148.75, \$149.00, \$149.25, \$149.50, \$149.75, \$150.00, \$150.25, \$150.50, \$150.75, \$151.00, \$151.25, \$151.50, \$151.75, \$152.00, \$152.25, \$152.50, \$152.75, \$153.00, \$153.25, \$153.50, \$153.75, \$154.00, \$154.25, \$154.50, \$154.75, \$155.00, \$155.25, \$155.50, \$155.75, \$156.00, \$156.25, \$156.50, \$156.75, \$157.00, \$157.25, \$157.50, \$157.75, \$158.00, \$158.25, \$158.50, \$158.75, \$159.00, \$159.25, \$159.50, \$159.75, \$160.00, \$160.25, \$160.50, \$160.75, \$161.00, \$161.25, \$161.50, \$161.75, \$162.00, \$162.25, \$162.50, \$162.75, \$163.00, \$163.25, \$163.50, \$163.75, \$164.00, \$164.25, \$164.50, \$164.75, \$165.00, \$165.25, \$165.50, \$165.75, \$166.00, \$166.25, \$166.50, \$166.75, \$167.00, \$167.25, \$167.50, \$167.75, \$168.00, \$168.25, \$168.50, \$168.75, \$169.00, \$169.25, \$169.50, \$169.75, \$170.00, \$170.25, \$170.50, \$170.75, \$171.00, \$171.25, \$171.50, \$171.75, \$172.00, \$172.25, \$172.50, \$172.75, \$173.00, \$173.25, \$173.50, \$173.75, \$174.00, \$174.25, \$174.50, \$174.75, \$175.00, \$175.25, \$175.50, \$175.75, \$176.00, \$176.25, \$176.50, \$176.75, \$177.00, \$177.25, \$177.50, \$177.75, \$178.00, \$178.25, \$178.50, \$178.75, \$179.00, \$179.25, \$179.50, \$179.75, \$180.00, \$180.25, \$180.50, \$180.75, \$181.00, \$181.25, \$181.50, \$181.75, \$182.00, \$182.25, \$182.50, \$182.75, \$183.00, \$183.25, \$183.50, \$183.75, \$184.00, \$184.25, \$184.50, \$184.75, \$185.00, \$185.25, \$185.50, \$185.75, \$186.00, \$186.25, \$186.50, \$186.75, \$187.00, \$187.25, \$187.50, \$187.75, \$188.00, \$188.25, \$188.50, \$188.75, \$189.00, \$189.25, \$189.50, \$189.75, \$190.00, \$190.25, \$190.50, \$190.75, \$191.00, \$191.25, \$191.50, \$191.75, \$192.00, \$192.25, \$192.50, \$192.75, \$193.00, \$193.25, \$193.50, \$193.75, \$194.00, \$194.25, \$194.50, \$194.75, \$195.00, \$195.25, \$195.50, \$195.75, \$196.00, \$196.25, \$196.50, \$196.75, \$197.00, \$197.25, \$197.50, \$197.75, \$198.00, \$198.25, \$198.50, \$198.75, \$199.00, \$199.25, \$199.50, \$199.75, \$200.00, \$200.25, \$200.50, \$200.75, \$201.00, \$201.25, \$201.50, \$201.75, \$202.00, \$202.25, \$202.50, \$202.75, \$203.00, \$203.25, \$203.50, \$203.75, \$204.00, \$204.25, \$204.50, \$204.75, \$205.00, \$205.25, \$205.50, \$205.75, \$206.00, \$206.25, \$206.50, \$206.75, \$207.00, \$207.25, \$207.50, \$207.75, \$208.00, \$208.25, \$208.50, \$208.75, \$209.00, \$209.25, \$209.50, \$209.75, \$210.00, \$210.25, \$210.50, \$210.75, \$211.00, \$211.25, \$211.50, \$211.75, \$212.00, \$212.25, \$212.50, \$212.75, \$213.00, \$213.25, \$213.50, \$213.75, \$214.00, \$214.25, \$214.50, \$214.75, \$215.00, \$215.25, \$215.50, \$215.75, \$216.00, \$216.25, \$216.50, \$216.75, \$217.00, \$217.25, \$217.50, \$217.75, \$218.00, \$218.25, \$218.50, \$218.75, \$219.00, \$219.25, \$219.50, \$219.75, \$220.00, \$220.25, \$220.50, \$220.75, \$221.00, \$221.25, \$221.50, \$221.75, \$222.00, \$222.25, \$222.50, \$222.75, \$223.00, \$223.25, \$223.50, \$223.75, \$224.00, \$224.25, \$224.50, \$224.75, \$225.00, \$225.25, \$225.50, \$225.75, \$226.00, \$226.25, \$226.50, \$226.75, \$227.00, \$227.25, \$227.50, \$227.75, \$228.00, \$228.25, \$228.50, \$228.75, \$229.00, \$229.25, \$229.50, \$229.75, \$230.00, \$230.25, \$230.50, \$230.75, \$231.00, \$231.25, \$231.50, \$231.75, \$232.00, \$232.25, \$232.50, \$232.75, \$233.00, \$233.25, \$233.50, \$233.75, \$234.00, \$234.25, \$234.50, \$234.75, \$235.00, \$235.25, \$235.50, \$235.75, \$236.00, \$236.25, \$236.50, \$236.75, \$237.00, \$237.25, \$237.50, \$237.75, \$238.00, \$238.25, \$238.50, \$238.75, \$239.00, \$239.25, \$239.50, \$239.75, \$240.00, \$240.25, \$240.50, \$240.75, \$241.00, \$241.25, \$241.50, \$241.75, \$242.00, \$242.25, \$242.50, \$242.75, \$243.00, \$243.25, \$243.50, \$243.75, \$244.00, \$244.25, \$244.50, \$244.75, \$245.00, \$245.25, \$245.50, \$245.75, \$246.00, \$246.25, \$246.50, \$246.75, \$247.00, \$247.25, \$247.50, \$247.75, \$248.00, \$248.25, \$248.50, \$248.75, \$249.00, \$249.25, \$249.50, \$249.75, \$250.00, \$250.25, \$250.50, \$250.75, \$251.00, \$251.25, \$251.50, \$251.75, \$252.00, \$252.25, \$252.50, \$252.75, \$253.00, \$253.25, \$253.50, \$253.75, \$254.00, \$254.25, \$254.50, \$254.75, \$255.00, \$255.25, \$255.50, \$255.75, \$256.00, \$256.25, \$256.50, \$256.75, \$257.00, \$257.25, \$257.50, \$257.75, \$258.00, \$258.25, \$258.50, \$258.75, \$259.00, \$259.25, \$259.50, \$259.75, \$260.00, \$260.25, \$260.50, \$260.75, \$261.00, \$261.25, \$261.50, \$261.75, \$262.00, \$262.25, \$262.50, \$262.75, \$263.00, \$263.25, \$263.50, \$263.75, \$264.00, \$264.25, \$264.50, \$264.75, \$265.00, \$265.25, \$265.50, \$265.75, \$266.00, \$266.25, \$266.50, \$266.75, \$267.00, \$267.25, \$267.50, \$267.75, \$268.00, \$268.25, \$268.50, \$268.75, \$269.00, \$269.25, \$269.50, \$269.75, \$270.00, \$270.25, \$270.50, \$270.75, \$271.00, \$271.25, \$271.50, \$271.75, \$272.00, \$272.25, \$272.50, \$272.75, \$273.00, \$273.25, \$273.50, \$273.75, \$274.00, \$274.25, \$274.50, \$274.75, \$275.00, \$275.25, \$275.50, \$275.75, \$276.00, \$276.25, \$276.50, \$276.75, \$277.00, \$277.25, \$277.50, \$277.75, \$278.00, \$278.25, \$278.50, \$278.75, \$279.00, \$279.25, \$279.50, \$279.75, \$280.00, \$280.25, \$280.50, \$280.75, \$281.00, \$281.25, \$281.50, \$281.75, \$282.00, \$282.25, \$282.50, \$282.75, \$283.00, \$283.25, \$283.50, \$283.75, \$284.00, \$284.25, \$284.50, \$284.75, \$285.00, \$285.25, \$285.50, \$285.75, \$286.00, \$286.25, \$286.50, \$286.75, \$287.00, \$287.25, \$287.50, \$287.75, \$288.00, \$288.25, \$288.50, \$288.75, \$289.00, \$289.25, \$289.50, \$289.75, \$290.00, \$290.25, \$290.50, \$290.75, \$291.00, \$291.25, \$291.50, \$291.75, \$292.00, \$292.25, \$292.50, \$292.75, \$293.00, \$293.25, \$293.50, \$293.75, \$294.00, \$294.25, \$294.50, \$294.75, \$295.00, \$295.25, \$295.50, \$295.75, \$296.00, \$296.25, \$296.50, \$296.75, \$297.00, \$297.25, \$297.50, \$297.75, \$298.00, \$298.25, \$298.50, \$298.75, \$299.00, \$299.25, \$299.50, \$299.75, \$300.00, \$300.25, \$300.50, \$300.75, \$301.00, \$301.25, \$301.50, \$301.75, \$302.00, \$302.25, \$302.50, \$302.75, \$303.00, \$303.25, \$303.50, \$303.75, \$304.00, \$304.25, \$304.50, \$304.75, \$305.00, \$305.25, \$305.50, \$305.75, \$306.00, \$306.25, \$306.50, \$306.75, \$307.00, \$307.25, \$307.50, \$307.75, \$308.00, \$308.25, \$308.50, \$308.75, \$309.00, \$309.25, \$309.50, \$309.75, \$310.00, \$310.25, \$310.50, \$310.75, \$311.00, \$311.25, \$311.50, \$311.75, \$312.00, \$312.25, \$312.50, \$312.75, \$313.00, \$313.25, \$313.50, \$313.75, \$314.00, \$314.25, \$314.50, \$314.75, \$315.00, \$315.25, \$315.50, \$315.75, \$316.00, \$316.25, \$316.50, \$316.75, \$317.00, \$317.25, \$317.50, \$317.75, \$318.00, \$318.25, \$318.50, \$318.75, \$319.00, \$319.25, \$319.50, \$319.75, \$320.00, \$320.25, \$320.50, \$320.75, \$321.00, \$321.25, \$321.50, \$321.75, \$322.00, \$322.25, \$322.50, \$322.75, \$323.00, \$323.25, \$323.50, \$323.75, \$324.00, \$324.25, \$324.50, \$324.75, \$325.00, \$325.25, \$325.50, \$325.75, \$326.00, \$326.25, \$326.50, \$326.75, \$327.00, \$327.25, \$327.50, \$327.75, \$328.00, \$328.25, \$328.50, \$328.75, \$329.00, \$329.25, \$329.50, \$329.75, \$330.00, \$330.25, \$330.50, \$330.75, \$331.00, \$331.25, \$331.50, \$331.75, \$332.00, \$332.25, \$332.50, \$332.75, \$333.00, \$333.2

size, and if possible the kind of paper for the main part or body and the kind of paper for the cover. Outlines may be drawn with a pencil to show the outside edges of the type and the **margins** or blank paper around the type. The bottom and outside margins should always be greater than the inside and top margins. On each page of the dummy may be written a brief description of what is to go on that page.

Principles of typesetting or composition. Only two different **faces** or kinds of type should ordinarily be used in a booklet or advertisement, one kind of black letter in different sizes for the display lines, and one light-faced body type in different sizes if necessary for the reading matter. An advertisement with many different kinds of black type is an atrocity—it is “bad composition.” Many ornaments and a confused appearance are also bad. The display lines should be short and instantly read. If possible, avoid “condensed” type—type that is tall and thin, made purposely to crowd more into a display line. “Fat” or round type is more easily read and always to be preferred. There should be plenty of blank space above and below display lines, and in the surrounding margins, yet not a wasteful amount—just enough to make everything clear and sensible-looking.

Measuring advertisements. It often falls to the lot of a secretary to measure up advertising to see that it is as charged for. The entire space filled is measured as if it were set solid in agate lines, including all picture space and borders. There are fourteen agate lines to the inch, four inches to a quarter magazine page. A newspaper advertisement across two columns is called “double-column” and a double-width line is measured as two lines. When advertisements are set by printers they are measured by the thousand ems. Take the total number of lines from top to bottom, and also find the number of line spaces or ems from side to side. Multiply these together, taking the next highest thousands as the amount of the composition, written as so many “M.” Pictures are counted as type unless they fill full pages.

Measuring printing. The typesetting is measured by the thousand ems of the size of type actually used (not as agate except in the case of advertisements in many different sizes of type), by use of a type rule marked off for each different size of type up to 12-pt. Display heads are counted as if set solid with the body type.

Presswork refers to the impressions on the printing press, and is counted as so many thousand **impressions** of each **form**. A form is a number of pages locked up together in one chase or iron frame. Forms usually have eight, sixteen, or thirty-two pages, and each group of pages of that number (whatever number can be run on the press at one time) is called a "form." A book of 196 pages would have six forms of thirty-two pages each, and one thousand complete books would be counted as "6 M impressions" (six thousand impressions). There is an extra charge on the first thousand impressions of each form to cover "lock-up" (locking the pages up in the chase with the right margins) and the "make-ready," that is getting the type to print clear and sharp all over by means of paper "overlays" and "underlays" on the cylinder of the press. **Gordon presses** are very small presses for cards, letterheads, etc., and usually take any printing not over 10x12 inches. Larger sheets are printed on "cylinder presses." "Gordon" press jobs cost about half as much for the presswork as "cylinder" press jobs.

There is also a charge for cutting or trimming the paper on the paper-cutter, and of course a charge for printing the cover and for folding and binding. In laying out the form allow one-eighth to one-quarter of an inch extra paper for the "trim."

Preparing Copy for Printer and Reading Proof

Copy for the printer should be written only on one side of the paper. As a rule it should be typewritten, but clear handwriting is not objectionable.

Words or phrases intended to be set in italics should be

underscored once, in small capitals twice, and in full capitals three times, while a wavy line below indicates black letter.

If the paragraphs are not distinct they should be marked by the sign of the paragraph (§), and this sign in the middle of any solid writing will cause the printer to make a paragraph at that point without other direction. If a paragraph is not wanted where the writing has been indented for a paragraph, draw a line to connect the last word of the preceding with the first word of the next, and at the left write "No §." If a period is not distinct, draw a circle around it—a small circle not over a quarter of an inch in diameter.

See that the spelling, punctuation, and capitalization are exactly right. It costs a good deal of money to change these things on the proof. It is much cheaper to edit the manuscript in advance.

On the corner of the manuscript, top of first page, indicate the size of type in which it is to be set, as "8-pt.," "10-pt.," etc., and whether "leaded" or "solid." If possible mark at the ends of the heading lines the style or size of type in which the headings are to be set. Also mark the width in inches or picas.

Observe that words in capital letters are harder to read than when set in capitals and small letters, or "upper and lower case." If headings are marked "u. and l. c." they will be set in upper and lower case, even if written on the typewriter in capitals. Words to go in all capitals can be circled and marked "caps." or underscored with three lines.

A blank paper dummy, folded up and cut in the size, with writing to indicate the length of the pages, as well as the width, places for the pictures, etc., kind of paper to be used for body and cover, will also be a good addition.

The first proof comes back in long strips, called "galley proof." When the corrections made on this proof have been inserted a better and clearer proof usually is supplied, called "page proof" (if the matter is to be made up into pages). If this is correct, each page should be marked in the lower left-

hand corner "O. K." with the name of the person signing, or initials.

Printers use certain abbreviations, signs, and symbols in marking proof with which the ordinary person should be familiar. The chief are the following:

caps., capital letters, also indicated by three lines below.

u. c., upper case, capital letters.

l. c., lower case, small letters.

u. and l. c., upper and lower case, the first letter capitals and the rest small letters.

sm. caps. or s. c., small capitals, or two lines below.

ital. (not beginning with capital), italic, or underscored once.

rom. (not written with capital), roman, the ordinary straight letters, as opposed to italic.

w. f., wrong font (a face or cut of type not like the rest).

stet., Latin for "let it stand." Words to remain are underscored with a dotted line.

A line drawn through a capital letter indicates it is to be made small.

tr., transpose, or change the order.

§ (dele), take out, placed in the margin when a letter or word is to be removed.

↷, turn the letter the other side up, placed in the margin when a letter is upside down.

A sloping line is placed to the left of any letter, word, or mark that is to go into the text, but a mere symbol or direction should not have any line beside it.

The period, however, has a circle about it, while apostrophes, quotation marks, and superior figures that are to appear at the upper edge of the line of type are written in the top of an angle (V) or V. Inferior figures or signs specially indicated as going below the line of type are placed in an inverted Λ.

means insert more space.

□ em quad, the space of a square of the type used.

- ✓ means somewhat less space between words.
 ○ means close up space.
 × a cross means a broken letter.

Wnamaker, Carson, Field & Co. *Bold face*
 Wholesale Department. *2*

We must go after the firemen
en masse, what the advertising
 men call Mass Play. Read the
 booklet: HOW TO WRITE AD-
VERTISING LETTEKS, page
 23, section on mass play. *1-1*
 Please prepare a series of *"mass play"*
 three letter, and the printed *u. & l. c.*
 matter to go with them? *m/p*

This will consist of an 8 p
 booklet with cover to go with *5/8-page*
 first the letter, letter sheet of
 testimonials, one or two good
 ones, to go with second letter *l. c.*
 and a picture showing our offer
 at a glance to go with the finale. *2*

Feature the word athenaeum *"a/ae/v"*
 printed with dipthong. *5*

This under wear at \$2 for a
 unionsuit is positively the best +
 value obtainable, as the gar-
 ment is actually more than half
 silk. Make a strong appeal on
 this, and let us see if we cannot
 get a start with these people on *w. f.*
 on something better than they *2*
 have been using. *th +*

Brackets at left or right, top or bottom, mean "move the type up to the line of the main line of the bracket."

Hyphens and dashes are placed between two sloping lines.

The length of a dash may be indicated by writing under it the letter m (meaning a dash the length of a square of the type), or 2m or 3em (the latter being the more correct way of writing the letter).

^ a caret indicates where something left out is to be inserted.

1 means to push down a quad or space that shows in the type.

"Out, see copy," indicates an omission too great to write in, reference being made to the original copy where the omitted words are bracketed.

— a curved line over two letters indicates that they are to be printed as a diphthong or single character.

Straight lines at the side usually indicate that type should be straightened up, or the margin straightened.

Qy or ? written by the proofreader indicates that there may be an error and the author should verify.

CHAPTER XI

Getting a Job and Keeping It

"Applying for a Position" is the theoretical, precise, and proper subject that is studied about in school, and "Getting a Job and Keeping It" is the practical side of the matter. There is often rather a wide difference.

The first step toward getting a job and keeping it is to be able to do at least some little thing better than anyone else. When there is only one applicant for a position there isn't much trouble in getting the appointment. When there are a hundred applicants, even those well qualified may never so much as get a chance to tell what they can do. Therefore think ahead, fix your mind on putting yourself in a class by yourself. For example, there are very few private secretaries who know anything about many of the subjects taught

in this book. Any person familiar with these duties would have a dozen positions open instead of being one of a dozen to apply for a single position. Even specialization on almost any one of the subjects taught in this book would place an applicant for some positions ahead of all others. The only thing is that you must look about a year ahead and work toward some fixed point instead of toward no point in particular.

But some persons who are specialists seem to find trouble in discovering the right position. Usually you find they specialized before considering whether there was any demand for their specialty. Being a specialist on a subject that nobody cares for doesn't do much good. It is far better to specialize on some very small thing for which the business world does care.

The writer began working at the age of twelve, and has secured and lost many positions. He had a plan for getting a position which was uniformly successful. He considered what he could do best that others might want done, and then set out to discover some place where his accomplishments would be really useful. The first thing he wanted was a place to work for his board as errand boy and go to school. He took the list of the family friends, and went from house to house asking the question, Do you know anybody who would take a boy to work for his board and go to school? He hoped that each family would want some such person, but he did not say, Do you want a boy to work for his board and go to school? but Do you know anyone who does want such a boy? In this way he got a suggestion at almost every place he tried and was refused. Each new clue he followed up, till on about the fifth visit he found the right person and got his position. Two years later the family had moved into another state, and he was obliged to get another position. He started his inquiries among friends and relatives, and after three months of fruitless effort he heard that a certain lady near Boston had

been trying to get a boy from an orphan asylum to work for his board in her boarding-house and go to school. He walked two miles to send a special delivery letter lest he make his application too late, had a reply stating the position was open, and a few days later took a train to a strange city, to meet a woman he had never seen before. On another occasion he heard that a prominent man wanted a secretary, and he took the next train from Boston to Philadelphia and got the position before any others had heard it was open. Quick action when the time comes is very important.

At a later time in life he was seeking orders for a certain kind of work in which he was proficient, namely, writing little books on practical subjects. His plan was to go to various publishers and business houses and suggest what he considered an interesting plan for a little book. The manager would say, No, I wouldn't care to bring out a book just like that, but I have been looking for a good man to write a book along such and such lines—some ideas of his own. Do you think you could do a book like that? The reply was, I shall be glad to try, and if you really want that kind of book, I will write it subject to your approval. Going ahead and writing a book, however good, that was not especially wanted by some publisher was not likely to be successful. But when it was known that a certain publisher wanted that particular kind of book, there was little or no danger that it would not be accepted and paid for. The opening was created by suggesting some plan which was sufficiently interesting to attract attention, but which was immediately dropped in favor of some other plan suggested by the publisher of something he really wanted. The quick change from the ideas of the applicant to those of the employer brought uniform success. The first proposal gave the information as to what was wanted, information that could be obtained in no other way.

Long letters of application are generally useless, and at the same time very brief letters are probably not the best. A

scrawly or hasty letter is never advisable. In business, neatness, accuracy, business-like tidiness always count.

Omit all introductory words. Say, You have advertised for a stenographer. I am a good one, and these are the things I can do especially well:

I can spell well,

I can punctuate with common sense,

I am not very quick, but I am accurate and careful,

You can trust me to keep my mouth closed, and to look after the work, however I may feel.

Of course, to say those things when they are not true would be useless. Say the special things that you have made true. Speak of the things in which you are better than the average—do not mention the things that can be said of anybody. The latter may simply be assumed.

The important thing is WHAT you say, far more than the way you say it, except to be neat, clear, simple, and straightforward. There is very little use in cleverness or art—the tricks of salesmanship do not go very far in applying for a position. Success usually depends on looking for the right thing in the right place, and then asking for it in a simple and straightforward way and giving your reasons briefly. That is true salesmanship without the useless tricks.

First state what you can do that others cannot usually do so well.

Then tell what experience you have had or just why you believe you can do what you claim.

Finally refer to some other people who may be able to verify what you say—persons within easy reach, who really know something about you that would count for something.

Now let us consider how to keep a position after you get it.

Keeping a job is more than ability to do the work assigned. It is often a matter of personal attitude, habits, or manners. A young lady who was an extra good stenographer came to her teacher and said she was unable to find a position. She

had her hair combed in large circles plastered over the sides of her face, so as to cover her ears and half her cheeks. Said the teacher, "Go home and comb your hair up in a sensible way, just plain over the top of your head, and I will get a place for you." She did this, came down the next morning, and before night he had placed her at eighteen dollars a week. A couple of weeks later the business man called up for another stenographer, saying "That girl could do the work all right, but I can't have a freak like her around the office. The way she dresses her hair would make customers think I was running a dime museum." The next morning the girl came into the office to get another job, and was wearing her hair down over her cheeks as she had before. "Didn't I tell you to put your hair up! And as soon as you get a job you put it down again and lose the job!" exclaimed the teacher. "I don't get another job for you unless you promise on the Bible that you won't dress your hair in that ridiculous fashion again as long as you live."

A young man of unusual ability as a correspondent was discharged from place after place because he had a habit of picking on the girls in the office, teasing them, annoying them, in a half-playful but thoughtless way. A girl of Jewish birth was discharged because she told the affairs of the office to outside friends. She took such an intense interest in the business that she couldn't help talking about it and betraying the secrets of the concern. Of course she was unusually capable.

On the other hand, a stupid young man kept a position for years simply because he was faithful and could always be trusted to be on hand and do after a fashion what he was told to do. His salary was gradually advanced—very slowly but steadily—until at the end of fifteen years he was getting twice as much as most of the brighter young men who started in the business at the same time he did. A girl stenographer who was very slow kept her place because she was always as quiet as a mouse, going around almost on tiptoe, never drumming

or making a sound, fading away when callers came in, but immediately ready when wanted again. Another slow stenographer was kept for years because she was so accurate and clean in her typewriting, making letters that always looked handsome. Still another stenographer who was rather careless in her work kept her position because she was a great harmonizer in the office, quieting trouble, smiling pleasantly whatever went wrong, and sympathizing with all who were in trouble.

It all comes back to having a good personal specialty, and not having an objectionable personal specialty. The person with a good specialty finds his or her niche in the world and keeps it.

The following examples may give a general idea of how letters might be shaped under certain different circumstances, namely—

In reply to an advertisement,

When applying in person and asked by manager to sit down and write a letter of application on the spot,

When making a general application for any position that might be vacant,

Here is an advertisement, and the important thing is to make the answer actually give the manager the information he wishes:

STENOGRAPHER—Bright high school graduate, for position in large office; must have at least six months' experience; write fully, giving age, experience, and education; salary to start \$10. Address S L 238, World.

S L 238, World,

New York City:

I graduated from the Washington Irving High School last February.

For the past six months I have been engaged with the Singer Sewing Machine Co. on general office work, with a few letters each week when the stenographic department was crowded. Mr. John Myers, head of the correspondence department, can tell you of my work. Call him up, Canal 256.

My age is 18 years, and I am an American by birth, from a refined family.

In school I took the general commercial course, have had over two years of shorthand and typewriting, and as much bookkeeping, together with the regular high school course. For nearly a year I had regular office practice training under an exceptionally good teacher. My school rank was never below 85% on the average.

You will find me a sure speller, good at punctuation, with a shorthand speed of 100 words a minute (average on repeated fifteen-minute tests).

An interview will be appreciated.

Sarah L. Jennings.

That letter is likely to get attention because it is straight to the point, there is no useless and inappropriate introduction or close, and it gives, first of all, precisely the information asked for, adding a few items likely to have weight, but not too many.

If a manager asks you to sit down and write a letter of application he wishes to see how you would handle a letter under simple and confusing circumstances—he wants a sample of your work. In this case you address the letter personally to him, and write down the answers to the questions he has asked you, telling him precisely what you have already told him orally. If you wander off into other things, you are likely to be on dangerous ground. Tell him what you know he wishes to know.

Nov. 16, 1919.

Mr. R. I. Babcock,
1920 Ordway Building,
Cleveland, Ohio.

Dear Sir:

This letter is an application for the position of filing clerk which you have vacant.

I am a graduate of the Spencerian Commercial School,

where I took the Combined Course and spent over a year. Mr. Merville can tell you of my work.

At this school we had a thorough training on filing and handling office systems, on which I spent three months. We were tested for speed and accuracy, and were not allowed to leave the work till we had attained the average speed and the average accuracy of ordinary working filing clerks.

My home is with my parents, my age is 17 years, and I am willing to work for \$9 a week to start, if I can expect advancement as I show my ability.

Very truly yours,

Ora J. Swett,

6213 Longfellow Ave.

Avoid putting in foolish remarks. State the important facts simply and clearly, and not at too great length. Be very particular about the date, address, salutation, and close, and always write your home address for easy reference later. In this letter it would be foolish to say you were an American by birth and of refined family, because it would sound egotistic and the manager could see for himself. When you have never seen him, such an item is of considerable importance.

Let us now consider a young man applying for a general position when a vacancy may appear. More attention will be given to the future outlook of the applicant, what he wants, and what he is determined to do, than to what he actually can do:

Messrs. Wanamaker, Carson, Field & Co.,

1419 Broadway, New York City.

Gentlemen:

This letter is my application for any promising position you may have to offer, either now or later.

I graduated from the High School in Hoboken last June, where I had taken the general course, with special attention to English, history, and economics.

I have had no special business training whatever, but I

have been a faithful and fairly successful general student. I have learned to talk and to express myself on paper, and as manager of our school paper, the Crimson Flag, I have proved I am a hustler, for I made the paper pay all expenses and \$105 over last year.

I am willing to start in any position that is likely to give me a chance to work up in time to a place as department manager in your retail store. That is my ambition, and while it may take me some time to realize it, I wish to get a start, however humble, on the road toward it. Perhaps you have a position as stock boy or even as office boy in the office of some buyer. The present salary is less a consideration than my chances to learn and work up.

My age is 16, and I am living with my parents. I should like to call on your employment manager at any time he is willing to see me and talk with me.

Respectfully yours,

Harrison I. Ames.

The writer of the preceding letter had no special inducements to offer, but it was a good thing to mention his success in managing the school paper. That fact might catch the eye of the employment manager and get him a chance. He speaks more of his hopes than of his accomplishments. Salesmanship consists in selecting and playing up what you have that some business manager might want, whether technical ability or an ambitious heart.

In the case of applications for positions after some experience it becomes important to select carefully the names of persons as references. Often it is possible to refer to someone other than an employer. For example, a bookkeeper gave the name of a public auditor who had been over her books, and he proved a good reference. One really good reference is probably better than many.

See Chapter IV on Applying for a Position in How to Do Business by Letter.

APPENDIX A

Brief Course in Commercial Geography

Locate your own town on the commercial map and draw a small red circle around it (red ink).

If the railroad connections are not shown, complete them with black ink, in proper style to indicate express companies.

Find out what the leading industry in your locality is, and write it on the map in red. Then find out the other places where the same industry flourishes and write the name on the map at those places.

Determine the next lower industries, and mark them in green or blue ink, following them out also in other parts of the country and writing them on the map.

Then take up each state in turn, indicating on the map the leading specialty of each. Finally review all the work as follows:

Locate the chief centers for each of the following: agriculture, mining, and manufactures.

Make a list of the principal agricultural products, and mark on the map the leading centers for each.

Make a list of the principal mineral products, and mark on the map the leading centers for each.

Make a list of the ten leading manufactured products, and mark on the map the chief centers for each.

Use red lead pencil for agriculture, black lead pencil for minerals, and blue lead pencil for manufactures.

With a green lead pencil circle each important port and trace each principal waterway. A glance at the commercial map will show the connection between these ports and the railroad concentration.

The spelling of each town and city in the following list is important.

Cities Over 10,000 Inhabitants, 1910 Census, Capitals Starred.

Alabama (Ala.) 2,138,093

Sixteenth agricultural state (128 mil.), 3rd in cotton, 2nd in coke, 3rd in iron ore; manufactures (146 mil.), cotton (22 mil.), lumber (26 mil.), iron (21 mil.), turpentine and rosin, and cottonseed oil.

Anniston 12,794

Bessemer 10,864

Birmingham 132,685

Large manufactures of iron and steel.

Gadsden 10,557

Mobile 51,521

Second cotton shipping port.

*Montgomery 38,136

Selma 13,649

Alaska Territory (no abbrev.) 64,356

Leads U. S. in canning and preserving fish (19 mil.), 4th in gold mining.

Arizona (Ariz.) 204,354

First copper mining state, and engaged in smelting copper (41 mil.).

*Phoenix 11,134

Tucson 13,193

Arkansas (Ark.) 1,574,449

Third state in raising rice; manufactures lumber (40 mil.).

Argenta 11,138

Little Rock 45,941

Fort Smith 23,975

Pine Bluff 15,102

Hot Springs 14,434

Health resort, 72 mineral springs.

California (Cal.) 2,377,549

Fifth mining state, 1st in petroleum, asphalt, borax, gems, platinum, and quicksilver, 2nd in gold, 3rd in Portland cement; 23rd agricultural state, 1st in beet sugar and barley, 3rd in hay, 6th in beef cattle; manufactures wine (9 mil.) and lumber (45 mil.), and leads in raising and canning fruit (32 mil.).

Alameda 23,383

Riverside 15,212

Bakersfield 12,727

*Sacramento 44,696

Berkeley 40,434

San Bernardino 12,779

Eureka 11,845

San Diego 39,578

Fresno 24,892

San Francisco 416,912

Long Beach 17,809

Gateway to the Orient, and chief commercial city of Pacific coast.

Los Angeles 319,198

San Jose 28,946

Famous winter resort.

Santa Barbara 11,659

Oakland 150,174

Santa Cruz 11,146

Pasadena 30,291

Stockton 23,253

Pomona 10,207

Vallejo 11,340

Redlands 10,449

Colorado (Colo.) 799,024

Seventh mineral state, 1st in gold, 2nd in zinc, 4th in silver and in lead; 3rd beet sugar state.

Colorado Springs 29,078

Pueblo 44,395

*Denver 213,381

Trinidad 10,204

Mining center of Rocky Mountains.

Connecticut (Conn.) 1,114,756

Twelfth manufacturing state (490 mil.), leading in brassware (67 mil.); also foundry products (66 mil.), cotton (24 mil.), and silk (21 mil.), as well as ammunition, clocks, and plated ware; 5th tobacco raising state.

Ansonia 15,152

*Hartford 98,915

Bridgeport 102,054

National insurance.

Leads in manufacturing corsets (6 mil.).

Manchester 13,641

Bristol 13,502

Meriden 32,066

Danbury 23,502

Leads in manufacturing plated tableware.

Manufactures hats (2nd city).

Middletown 20,749

Greenwich 16,463

Naugatuck 12,722

New Britain 43,916
 Leads in manufacturing hardware.
 New Haven 133,605
 New London 19,659
 Norwalk 24,211
 Norwich 28,219
 Orange 11,272
 Stamford 28,836

Torrington 16,840
 Wallingford 11,155
 Waterbury 73,141
 Leads in manufacturing brass
 and copper (31 mil.).
 Windham 12,604
 Willimantic 11,230

Delaware (Del.) 202,322

Manufactures leather (12 mil.) and raises fruit.

*Dover 3,720

Wilmington 87,411

District of Columbia (D. C.) 331,069

Washington 331,069

Seat of the United States Government, and most beautiful city in the

country, with finest public buildings.

Florida (Fla.) 752,619

First state in producing phosphate rock, 4th in brick; manufactures turpentine and rosin (12 mil.), tobacco (22 mil.), lumber (20 mil.), and ships (21 mil.). Famous for oranges and winter vegetables.

Jacksonville 57,699

Pensacola 22,982

Key West 19,945

*Tallahassee 5,018

Manufactures tobacco.

Tampa 37,782

Georgia (Ga.) 2,609,121.

Ninth agricultural state, 2nd in cotton, 2nd in asbestos; manufactures cotton (48 mil.), cottonseed oil (23 mil.), and lumber (24 mil.). Center for fertilizers, and turpentine and rosin.

Athens 14,913

Columbus 20,554

*Atlanta 154,839

Macon 40,665

Augusta 41,040

Rome 12,099

Great cotton market and manufacturing center.

Savannah 65,064

Brunswick 10,182

Waycross 14,485

Idaho (no abbrev.) 325,594

Second in lead, 4th in asbestos, and 5th in silver mining; 4th wool state.

*Boise 17,358

Illinois (Ill.) 5,638,591

Second agricultural state (289 mil.—at times leads Texas), 1st in corn, 2nd in oats, 2nd in hogs and horses, 4th in cows; 3rd in minerals, 2nd in coal, 3rd in petroleum and iron mining; 3rd manufacturing state (1,919 mil.), leading in meat packing (390 mil.), and including agricultural implements (57 mil.), machinery and foundry products (139 mil.), men's clothing (89 mil.), cars and car repairs (62 mil.), iron (125 mil.), distilled liquors (55 mil.), and lumber (45 mil.).

Alton 17,528

Bloomington 25,768

Aurora 29,807

Cairo 14,548

Belleville 21,122

Canton 10,453

Champaign 12,421

Chicago 2,185,283

Leads in slaughtering, wholesaling, and grain trading, and in mail-order business; railroad center of the country (35 railroads enter here); 2nd manufacturing city, clothing (men's 85 mil., women's 16 mil.), iron (46 mil.), machinery (90 mil.), furniture (21 mil.), lumber (33 mil.), electrical goods (21 mil.), etc.

Chicago Heights 14,525

Cicero 14,557

Danville 27,871

Decatur 31,140

East St. Louis 58,547

Elgin 25,976

Manufactures watches.

Evanston 24,978

Freeport 17,567

Galesburg 22,089

Jacksonville 15,326

Joliet 34,670

Kankakee 13,986

La Salle 11,537

Lincoln 10,892

Mattoon 11,456

Moline 24,199

Oak Park 19,444

Peoria 66,950

Leads U. S. in manufacturing distilled liquors (45 mil.).

Quincy 36,587

Rock Island 24,335

Rockford 45,401

*Springfield 51,678

Streator 14,253

Waukegan 16,069

Indiana (Ind.) 2,700,876

Tenth state in mineral production, 2nd in cement, 3rd in mineral waters, 5th in coal; 11th in agriculture (154 mil.), 5th in hogs, 5th in corn, 6th in oats; manufactures meat products (47 mil.), iron (39 mil.), carriages (22 mil.), distilled liquors (31 mil.), and glass.

Anderson 22,476

East Chicago 19,098

Elkhart 19,282

Elwood 11,028

Evansville 69,647

Fort Wayne 63,933

Gary 16,802

Hammond 20,925

Huntington 10,272

*Indianapolis 233,650

Packs meat (39 mil.), and makes autos (9 mil.).

Jeffersonville 10,412

Kokomo 17,010

Lafayette 20,081

Laporte 10,525

Logansport 19,050

Marion 19,359

Michigan City 19,027

Mishawaka 11,886

Muncie 24,005

New Albany 20,629

Peru 10,910

Richmond 22,324

South Bend 53,684

Studebaker carriage factories and Oliver plow works.

Terre Haute 58,157

Vincennes 14,895

Iowa (no abbrev.) 2,224,771

Third agricultural state (284 mil.), 1st in oats, 2nd in corn, 1st in horses, 2nd in beef cattle, 3rd in cows, 1st in hogs; manufactures dairy products (26 mil.), meat products (59 mil.); 8th in clay and brick.

Boone 10,347

Burlington 24,324

Cedar Rapids 32,811

Clinton 25,577

Council Bluffs 29,292

Davenport 43,028

*Des Moines 86,368

Dubuque 38,494

Fort Dodge 15,543

Iowa City 10,091

Keokuk 14,008

Marshalltown 13,374

Mason City 11,230

Muscatine 16,178

Ottumwa 22,012

Sioux City 47,828

Waterloo 26,693

Kansas (Kan.) 1,690,949.

Sixth agricultural state (182 mil.), 2nd in wheat, 2nd in corn, 4th in beef cattle; 2nd in mining pumice, 3rd in cement, 4th in natural gas and in salt, 6th in zinc; 2nd state in meat packing (165 mil.), flour (68 mil.), and zinc smelting (10 mil.).

Atchison 16,429

Coffeyville 12,687

Fort Scott 10,463

Hutchinson 16,364

Vein of salt 350 feet thick.

Independence 10,480

Kansas City 82,331

Next to Chicago in slaughtering (148 mil.).

Lawrence 12,374

Leavenworth 19,363

Parsons 12,463

Pittsburgh 14,755

*Topeka 43,684

Wichita 52,450

Largest broomcorn market in the world.

Kentucky (Ky.) 2,289,905

Leading state in producing tobacco, 4th in asphalt, 7th in coal; manufactures tobacco (19 mil.) and whiskey (44 mil.).

Covington 53,270

*Frankfort 10,465

Henderson 11,452

Lexington 35,099

Louisville 223,928

Largest tobacco market in the world; manufactures 16 mil.

Newport 30,309

Owensboro 16,011

Paducah 22,760

Louisiana (La.) 1,656,388

Leads in producing rice, cane sugar, and sulphur, 6th in salt, 8th in petroleum, and 9th in natural gas; refines sugar (64 mil.), cleans rice (13 mil.), and manufactures lumber (63 mil.), and cottonseed oil (13 mil.).

Alexandria 11,213

*Baton Rouge 14,897

Lake Charles 11,449

Monroe 10,209

New Orleans 339,075

Largest cotton market and principal port of export, with foreign trade next to New York.

Shreveport 28,015

Maine (no abbrev.) 742,371

Third state in producing slate, 4th for lime, mineral waters, and potatoes; manufactures lumber (22 mil.), marble and slate (34 mil.), cotton (22 mil.), woollens (18 mil.), and shoes (16 mil.).

Auburn 15,064

*Augusta 13,211

Bangor 24,803

Biddeford 17,079

Lewiston 26,247

Portland 58,571

Waterville 11,458

Maryland (Md.) 1,295,346

A leading oyster center; 9th state for pig iron; manufactures men's clothing (37 mil.), sheet metal (17 mil.), tobacco (10 mil.), fertilizers (7 mil.), and canned goods (14 mil.). Second in oysters.

Annapolis 8,609

Baltimore 558,485

Frederick 10,411

Hagerstown 16,507

Massachusetts (Mass.) 3,366,416

Fourth manufacturing state (1,490 mil.), shoes (236 mil.), cotton (186 mil.), woollens (142 mil.), paper (40 mil.), leather (40 mil.), confectionery (15 mil.), knit goods (15 mil.), and jewelry (15 mil.).

Adams 13,026

Arlington 11,187

Attleborough 16,215

Beverly 18,650

*Boston 670,585

Hub of American culture (Harvard University at Cambridge, adjoining Boston), and trade center of New England; 8th manufacturing city (shoes 26 mil.).

Brockton 56,878

Among first in manufacturing shoes (39 mil.).

Brookline 27,792

Cambridge 104,839

Chelsea 32,452

Chicopee 25,401

Clinton 13,075

Everett 33,484

Fall River 119,295

Leads in manufacturing cotton (49 mil.).

Fitchburg 37,826

Framingham 12,948

Gardner 14,699

Gloucester 24,398

Greenfield 10,427

Haverhill 44,115

Holyoke 57,730

Manufactures paper (12 mil.).

Hyde Park 15,507

Lawrence 85,892

Leads in manufacturing worsted goods (59 mil.).

Leominster 17,580

Lowell 106,294

Among the first in manufacturing cotton (25 mil.).

Lynn 89,336

Leads in manufacturing shoes (47 mil.).

Michigan (Mich.) 2,810,173

First state in brick and in salt, 2nd in iron ore, 3rd in copper, 4th in gypsum, 2nd in beet sugar, 3rd in potatoes and in rye; 7th manufacturing state (685 mil.), autos (97 mil.), lumber (62 mil.), flour (35 mil.), furniture (29 mil.), salt (17 mil.), tobacco (16 mil.), beet sugar (10 mil.), and chemicals (13 mil.). Calumet & Hecla copper mine, richest in the world.

Adrian 10,763

Alpena 12,706

Ann Arbor 14,817

Battle Creek 25,267

Bay City 45,166

Detroit 465,766

Sixth manufacturing city, leads in autos (60 mil.), and drugs (12 mil.); tobacco (13 mil.).

Escanaba 13,194

Flint 38,550

Grand Rapids 112,571

Holland 10,490

Ironwood 12,821

Malden 44,404

Marlborough 14,579

Medford 23,150

Melrose 15,715

Methuen 11,448

Milford 13,055

New Bedford 96,652

Second in manufacturing cotton (43 mil.).

Newburyport 14,949

Newton 39,806

North Adams 22,019

Northampton 19,431

Peabody 15,721

Pittsfield 32,121

Plymouth 12,141

Quincy 32,642

Revere 18,219

Salem 43,697

Somerville 77,236

Southbridge 12,592

Springfield 88,926

U. S. Arsenal.

Taunton 34,259

Wakefield 11,404

Waltham 27,834

Among the first centers of watch-making.

Watertown 12,875

Webster 11,509

Westfield 16,044

Weymouth 12,895

Winthrop 10,132

Woburn 15,308

Worcester 145,986

Ishpeming 12,448

Iron mining center.

Jackson 31,433

Kalamazoo 39,437

*Lansing 31,229

Manistee 12,381

Marquette 11,503

Menominee 10,507

Muskegon 24,062

Pontiac 14,532

Port Huron 18,863

Saginaw 50,510

Sault Ste. Marie 12,615

Great Interlake ship canal.

Traverse City 12,115

Minnesota (Minn.) 2,075,708

First state for iron ore, 2nd for brick; 8th agricultural state (161 mil.), 2nd in barley, 3rd in wheat and oats, 4th in rye; leads in flour milling (139 mil.); manufactures lumber (42 mil.), brick (25 mil.), meat products (26 mil.), and linseed oil (11 mil.).

Duluth 78,466

Lake shipping port for grain, iron, and lumber.

Mankato 10,365

Minneapolis 301,408

Flour milling center of the world (79 mil.); manufactures lumber (12 mil.).

St. Cloud 10,600

*St. Paul 214,744

Manufactures fur goods (3 mil.).

Stillwater 10,198

Virginia 10,473

Winona 18,583

Mississippi (Miss.) 1,797,114.

Fourth cotton growing state; manufactures lumber (43 mil.), and cottonseed oil (16 mil.). Among first in oyster packing.

Hattiesburg 11,733

*Jackson 21,262

Meridian 23,285

Natchez 11,791

Vicksburg 20,814

Missouri (Mo.) 3,293,335

Fourth agricultural state (197 mil.), 3rd in corn, 3rd in mules, 5th in beef cattle; 8th mineral state, 1st in lead and zinc; 10th manufacturing state (574 mil.), slaughtering (80 mil.), shoes (49 mil.), milling (46 mil.), tobacco (31 mil.), beer (27 mil.), men's clothing (15 mil.), and confectionery (7 mil.); roasting coffee (12 mil.).

Hannibal 18,341

*Jefferson City 11,850

Joplin 32,073

Kansas City 248,381

(See Kansas City, Kans., for meat packing.)

Moberly 10,923

St. Joseph 77,403

St. Louis 687,029

Fourth manufacturing city, shoes (34 mil.), beer (23 mil.), meat products (27 mil.), carriages (6 mil.), and smoking and chewing tobacco (among first in U. S.).

Sedalia 17,822

Springfield 35,201

Webb City 11,817

Montana (Mont.) 376,053

Leading wool state, 9th mineral state, gold, silver, lead, and copper.

Anaconda 10,134

Billings 10,031

Butte 39,165

Great Falls 13,948

*Helena 12,515

One of the richest cities of its size in the world, because of mines.

Missoula 12,869

Nebraska (Nebr.) 1,192,214

Thirteenth agricultural state (142 mil.), 3rd for beef cattle and hogs, 4th in wheat, 8th in corn, 1st state for producing pumice; slaughtering (92 mil.), and milling (18 mil.).

Grand Island 10,326

*Lincoln 43,973

Omaha 124,096

South Omaha 26,259

Among the first in meat packing.

Nevada (Nev.) 81,875.

Leading silver state, 3rd in gold and quicksilver, 5th in copper, 7th in lead.

*Carson City 2,466
U. S. Mint.

Reno 10,867

New Hampshire (N. H.) 430,572

Leads in quarrying granite, 3rd state for mica; manufactures shoes (39 mil.), cotton (34 mil.), woollens (17 mil.), lumber (15 mil.), and paper (14 mil.). It is a summer resort called the Switzerland of America.

Berlin 11,780
*Concord 21,497
Dover 13,247
Keene 10,068
Laconia 10,183

Manchester 70,063
Manufactures cotton (Amoskeag mills), and shoes (18 mil.).
Nashua 26,005
Portsmouth 11,269
U. S. Navy Yard.

New Jersey (N. J.) 2,537,167.

Sixth manufacturing state (1,145 mil.), leading in smelting copper (126 mil.), silk (65 mil.), machinery (65 mil.), leather (28 mil.), woollens (34 mil.), tobacco (24 mil.), chemicals (23 mil.), liquors (20 mil.), electrical goods (28 mil.), dyed goods (16 mil.), lumber (13 mil.), jewelry (13 mil.), cotton (14 mil.), wire (29 mil.), soap (14 mil.), paint (13 mil.), pottery (13 mil.), rubber (20 mil.), cordage (11 mil.), oilcloth and linoleum (10 mil.), hats (9 mil.), glass (7 mil.), refining oil; among the first in fertilizers.

Asbury Park 10,150
Atlantic City 46,150
Bayonne 55,545
Bloomfield 15,070
Bridgton 14,209
Camden 94,538
East Orange 34,371
Elizabeth 73,409
Garfield 10,213
Hackensack 14,050
Harrison 14,498
Hoboken 70,324
Irvington 11,877
Jersey City 267,779
Kearny 18,659
Long Branch 13,298
Millville 12,451
Montclair 21,550
Morristown 12,507
New Brunswick 23,388

Newark 347,469
Eleventh manufacturing city, leather (19 mil.), jewelry (13 mil.), paints (7 mil.), chemicals (5 mil.), and hats (4 mil.).
Orange 29,630
Passaic 54,773
Manufactures worsted (17 mil.).
Paterson 125,600
Largest silk factories in the country (40 mil.).
Perth Amboy 32,121
Largest copper smelting works in the world.
Phillipsburg 13,903
Plainfield 20,550
*Trenton 96,815
Among the first in clay products (7 mil.).
Union 21,023
West Hoboken 35,403
West New York 13,560
West Orange 10,980

New Mexico (N. Mex.) 327,301

Fifth wool state, 5th in gems, 6th in mica, 8th in silver and in zinc, 9th in lead.

Albuquerque 11,020

*Santa Fé 5,072
Finest turquoise mines in the world. Founded by Spanish in 1542.

New York (N. Y.) 9,113,614

Leading manufacturing state (3,369 mil.), machinery (154 mil.), bakery goods (86 mil.), beer (78 mil.), tobacco (77 mil.), lumber (73 mil.), knit goods (67 mil.), meat products (127 mil.), paper (49 mil.), electrical goods (49 mil.), shoes (48 mil.), millinery (52 mil.), furniture (42 mil.), fur goods (41 mil.), women's clothing (35 mil.), musical instruments (34 mil.), autos (31 mil.), drugs (37 mil.), paints (29 mil.), confectionery (26 mil.), cotton (20 mil.), soap (24 mil.), woolen goods (24 mil.), typewriters (10 mil.), wire (10 mil.), rubber goods (9 mil.), food preparations (17 mil.), agricultural implements (15 mil.), carriages (13 mil.), iron (66 mil.), leather (48 mil.), and men's clothing (266 mil.).

Twelfth agricultural state, 1st for dairy cows, potatoes, and hay, 2nd for buckwheat.

Sixth mineral state, 1st for salt, 2nd for stone, mineral waters, sand and gravel, 3rd for brick.

Leading state for publishing (217 mil.), banking, and export.

*Albany 100,253

Amsterdam 31,267

Auburn 34,668

Batavia 11,613

Binghamton 48,443

Buffalo 423,715

Lake port, head of Erie canal; ninth manufacturing city, flour (20 mil.), autos (10 mil.), meat products (25 mil.), machinery (21 mil.), malt and malt liquors (14 mil.), soap (9 mil.).

Cohoes 24,709

Corning 13,730

Cortland 11,504

Dunkirk 17,221

Elmira 37,176

Fulton 10,480

Geneva 12,446

Glens Falls 15,243

Gloversville 20,642

Nearly half U. S. gloves are made here and in Johnstown adjoining.

Hornell 13,617

Hudson 11,417

Ithaca 14,802

Jamestown 31,297

Johnstown 10,447

Kingston 25,908

Lackawanna 14,549

Little Falls 12,273

Lockport 17,970

Middletown 15,313

Mount Vernon 30,919

New Rochelle 28,867

New York 4,766,883

Financial and commercial center of the United States, principal foreign port, and chief publishing center (184 mil.); largest manufacturing city (2,030 mil.), men's clothing (218 mil.), meat products (96 mil.), machinery (64 mil.), tobacco (62

mil.), beer 53 mil.), fur goods (40 mil.), confectionery (20 mil.), etc.

Manhattan Borough 2,331,542

Bronx Borough 430,980

Brooklyn Borough 1,634,351

Richmond Borough 85,969

Queens Borough 284,041

Newburgh 27,805

Niagara Falls 30,445

One of the largest waterfalls in the world and resort for tourists; immense water power carried by electricity to Buffalo and other cities.

North Tonawanda 11,955

Ogdensburg 15,933

Olean 14,743

Ossining 11,480

Oswego 23,368

Peekskill 15,245

Plattsburgh 11,138

Port Chester 12,809

Poughkeepsie 27,936

Rensselaer 10,711

Rochester 218,149

World-famous nurseries; manufactures men's clothing (19 mil.), and shoes (13 mil.).

Rome 20,437

Saratoga Springs 12,693

Schenectady 72,826

Syracuse 137,249

Center of salt region.

Troy 76,813

Manufactures men's wear (14 mil.); said to produce 90 per cent of collars and cuffs in U. S.

Utica 74,419

Watertown 26,730

Watervliet 15,074

White Plains 15,949

Yonkers 79,803

North Carolina (N. C.) 2,206,287

Second tobacco raising state; 1st in mica; manufactures cotton (73 mil.), tobacco (36 mil.), and lumber (34 mil.); leads in producing resin, turpentine, and tar.

Asheville 18,762

Charlotte 34,014

Durham 18,241

Leads state in manufacture.

Greensboro 15,895

*Raleigh 19,218

Wilmington 25,748

Winston 17,167

North Dakota (N. Dak.) 577,056

First state for wheat and flax, 4th in barley, 7th in oats; mills flour (12 mil.).

*Bismarck 5,443.

Fargo 14,331

Grand Forks 12,478

Ohio (no abbrev.) 4,767,121

Second mineral state (185 mil.), 1st in clay, 2nd in pig iron, 3rd in salt, 4th in coal; 5th agricultural state, 3rd in sheep (wool) and horses, 4th in hogs, 6th in corn and in potatoes, 4th in hay, in tobacco, and in oats; 5th manufacturing state (1,438 mil.), leading in rubber (54 mil.); also machinery (146 mil.), autos (39 mil.), carriages (22 mil.), clay products (21 mil.), shoes (32 mil.), men's clothing (25 mil.), women's clothing (19 mil.), lumber (35 mil.), iron and steel (281 mil.), electrical goods (19 mil.), agricultural implements (14 mil.), glass (14 mil.), paper (17 mil.), meat products (51 mil.), soap (17 mil.), stone (15 mil.), whiskey (12 mil.), sheet metal (19 mil.), tobacco (29 mil.); refining petroleum (11 mil.).

Akron 69,067

Said to produce over 20 per cent of U. S. rubber goods.

Alliance 15,083

Ashtabula 18,266

Bellaire 12,946

Cambridge 11,327

Canton 50,217

Chillicothe 14,508

Cincinnati 363,591

Twelfth manufacturing city (195 mil.), meat products (19 mil.), machinery (13 mil.), men's clothing (17 mil.), shoes (15 mil.), etc.

Cleveland 560,663

Fifth manufacturing city (272 mil.), iron and steel (76 mil.), autos (21 mil.), meat products (17 mil.), women's clothing (13 mil.); refining oil.

*Columbus 181,511

Dayton 116,577

Cash registers made by National Cash Register Company and others.

East Liverpool 20,387

Second city for potteries.

Elyria 14,825

Findlay 14,858

Hamilton 35,279

Ironton 13,147

Lakewood 15,181

Lancaster 13,093

Lima 30,508

Lorain 28,883

Mansfield 20,768

Marietta 12,923

Marion 18,232

Massillon 13,879

Middletown 13,152

Newark 25,404

Norwood 16,185

Piqua 13,388

Portsmouth 23,481

Sandusky 19,989

Springfield 46,921

Steubenville 22,391

Tiffin 11,894

Toledo 168,497

Warren 11,081

Youngstown 79,066

Zanesville 28,026

Oklahoma (Okla.) 1,657,155

Second state for petroleum, 5th for natural gas and for asphalt, 6th for lead; manufactures flour (19 mil.), and cottonseed oil (5 mil.).

Chickasha 10,320

Enid 13,799

*Guthrie 11,654

McAlester 12,954

Muskogee 25,278

Oklahoma City 64,205

Shawnee 12,474

Tulsa 18,182

Oregon (Ore.) 672,765

Second state for platinum, 6th for sheep (wool); manufactures lumber (30 mil.).

Portland 207,214

*Salem 14,094

Pennsylvania (Pa.) 7,665,111

Leading mineral state (585 mil.), producing about one-quarter of the entire U. S. output, almost the only producer of anthracite coal, and over one-third of the bituminous coal; leading also in producing cement, coke, pig iron, lime, mineral paints, sand and gravel, and building stone, and it is 2nd in clay products, natural gas, and graphite, 5th in petroleum, 9th in iron ore and mineral waters.

Seventh agricultural state (176 mil.), 1st in buckwheat, 2nd in rye, in potatoes, and in hay, and 7th in tobacco.

Second state in wealth and in manufacturing (2,627 mil.), leading in iron and steel (898 mil.); also leather (83 mil.), woolen goods (77 mil.), lumber (57 mil.), knit goods (50 mil.), tobacco (50 mil.), silk (62 mil.), silverware (52 mil.), flour (45 mil.), men's clothing (40 mil.), women's clothing (33 mil.), beer (48 mil.), electrical goods (31 mil.), furniture (19 mil.), clay products (13 mil.), paper (20 mil.), hats (13 mil.), confectionery (14 mil.), and Portland cement (19 mil.).

Allentown 51,913

Manufactures silk (7 mil.).

Altoona 52,127

Beaver Falls 12,191

Bethlehem 12,837

Braddock 19,357

Bradford 14,544

Butler 20,728

Carbondale 17,040

Carlisle 10,303

Carnegie 10,009

Chambersburg 11,800

Chester 38,537

Coatesville 11,084

Columbia 11,454

Connellsville 12,845

Dubois 12,623

Dunmore 17,615

Duquesne 15,727

Easton 28,523

Erie 66,525

Leading center for making boilers and engines.

Greensburg 13,012

*Harrisburg 64,186

Hazleton 25,452

Homestead 18,713

Johnstown 55,482

Lancaster 47,227

Lebanon 19,240

McKees Rocks 14,702

McKeesport 42,694

Largest pipe works in the world.

Mahanoy City 15,936

Meadville 12,780

Monessen 11,775

Mount Carmel 17,532

Nanticoke 18,877

New Castle 36,280

Norristown 27,875

North Braddock 11,824

Oil City 15,657

Old Forge 11,324

Philadelphia 1,549,008

Third city in wealth, population, and manufactures (747 mil.), woolen goods (55 mil.), women's clothing (30 mil.), men's clothing (29 mil.), knit goods (24 mil.), leather (24 mil.), carpets (23 mil.), meat products (22 mil.), and hats (10 mil.).

Among first in publishing (46 mil.).

Phoenixville 10,743

Pittsburgh 533,905

Leads in manufacturing iron and steel (125 mil.); 7th manufacturing city (243 mil.).

Allegheny (part of Pittsburgh). Said to manufacture more than one-fifth of all the pickles in the United States.

Pittston 16,267

Plymouth 16,996

Pottstown 15,599

Pottsville 29,236

Reading 96,071

Center of anthracite coal trade.

Scranton 129,867

Largest correspondence school in the world; manufactures silk (7 mil.).

Shamokin 19,588

Sharon 15,270

Shenandoah 25,774

South Bethlehem 19,973

South Sharon 10,190

Steelton 14,246

Sunbury 13,770

Uniontown 13,344

Warren 11,080
 Washington 18,778
 West Chester 11,767
 Wilkes-Barre 67,105

Wilkesburg 18,924
 Williamsport 31,860
 York 44,750

Rhode Island (R. I.) 542,610

Leads in manufacturing jewelry (21 mil.), and worsted goods (75 mil.); cotton (50 mil.), machinery (21 mil.), and dyed goods.

Central Falls 22,754

*Providence 224,326

Cranston 21,107

Leads in jewelry and silverware (20 mil.); also worsted goods (30 mil.).

Cumberland 10,107

East Providence 15,808

Warwick 26,629

Newport 27,149

Woonsocket 38,125

Pawtucket 51,622

Manufactures cotton (14 mil.).

South Carolina (S. C.) 1,515,400

Third state for phosphate rock, 5th for mica, 2nd for mules, 5th for cotton; manufactures cotton (66 mil.), and cottonseed oil (11 mil.).

Charleston 58,833

Greenville 15,741

*Columbia 26,319

Spartanburg 17,517

South Dakota (S. Dak.) 583,888

Second state for mica, 5th for gold; 6th wheat state.

Aberdeen 10,753

Sioux Falls 14,094

*Pierre 3,656

Tennessee (Tenn.) 2,184,789

Second state for phosphates, 7th for copper, 8th for iron ore and pig iron; 8th in growing tobacco; manufactures lumber (30 mil.), and flour (29 mil.).

Chattanooga 44,604

Memphis 131,105

Jackson 15,779

*Nashville 110,364

Knoxville 36,346

Texas (Tex.) 3,896,542

At present the leading agricultural state (407 mil.), 1st in mules and in beef cattle, 1st in cotton, 2nd in rice, and 4th in corn; 2nd for asphalt and for quicksilver, 7th for salt and for petroleum, 9th for silver; manufactures meat products (43 mil.), cottonseed oil (30 mil.), lumber (32 mil.), and flour, 32 mil.).

*Austin 29,860

Houston 78,800

Beaumont 20,640

Laredo 14,855

Brownsville 10,517

Marshall 11,452

Cleburne 10,364

Palestine 10,482

Dallas 92,104

Paris 11,269

Denison 13,632

San Angelo 10,321

El Paso 39,279

San Antonio 96,614

Gateway for Mexican trade.

Sherman 12,412

Fort Worth 73,312

Temple 10,993

Galveston 36,981

Tyler 10,400

Third cotton port.

Waco 26,425

Utah (no abbrev.) 373,351

Third state for silver, lead, asphalt, 4th for copper, 6th for gold, 7th for zinc and for gems.

Ogden 25,580

*Salt Lake City 92,777

Mormon headquarters.

Vermont (Vt.) 355,956

Leading state for asbestos, 2nd for slate, and 3rd for stone in general; manufacturing marble (12 mil.).

Barre 10,734

*Montpelier 7,856

Burlington 20,468

Rutland 13,546

Virginia (Va.) 2,061,612

Third tobacco state, 5th for coke, 6th for iron ore, and for mineral waters, 7th for pig iron; manufactures tobacco (25 mil.), lumber (36 mil.), flour (18 mil.), and fertilizers. First in oysters.

Alexandria 15,329

Petersburg 24,127

Danville 19,020

Portsmouth 33,190

Lynchburg 29,494

*Richmond 127,628

Newport News 20,205

Roanoke 34,874

Norfolk 67,452

Staunton 10,604

Washington (Wash.) 1,141,990

Leads in manufacturing lumber (89 mil.); 5th wheat state.

Aberdeen 13,660

Seattle 237,194

Bellingham 24,298

Second Pacific port; gateway for Alaska.

Everett 24,814

Spokane 104,402

North Yakima 14,082

Tacoma 83,743

*Olympia 6,996

Walla Walla 19,364

West Virginia (W. Va.) 1,221,119

Fourth mineral state (106 mil.), 1st for natural gas, 3rd for coal; manufactures lumber (29 mil.), iron and steel (22 mil.), and glass (8 mil.).

Bluefield 11,188

Martinsburg 10,698

*Charleston 22,996

Parkersburg 17,842

Huntington 31,161

Wheeling 41,641

Wisconsin (Wisc.) 2,333,860

First state for mineral waters and for rye, 2nd dairying state, 3rd for lime, 4th for zinc, 5th for iron ore and for lead, 3rd for barley, 5th for potatoes, and for oats, 6th for tobacco; manufactures lumber (58 mil.), leather (50 mil.), beer (32 mil.), meat products (27 mil.), paper (26 mil.), and farm machinery (11 mil.).

Appleton 16,773

Milwaukee 373,857

Ashland 11,594

Manufactures leather (27 mil.), and beer (19 mil.)—most famous breweries in the United States; noted for its German population; tenth city for manufactures (208 mil.).

Beloit 15,125

Oshkosh 33,062

Eau Claire 18,310

Largest match factory in the United States.

Fond du Lac 18,797

Racine 38,002

Green Bay 25,236

Sheboygan 26,398

Janesville 13,894

Superior 40,384

Kenosha 21,371

Wausau 16,560

La Crosse 30,417

*Madison 25,531

Manitowoc 13,027

Marinette 14,610

Wyoming (Wyo.) 145,965

Second wool state, 3rd in asbestos, 10th in coal.

*Cheyenne 11,320

APPENDIX B

A Syllabus of Lectures on

The Principles of Success in Business

Copyright, 1912, by Sherwin Cody.

AMERICAN IDEALS IN BUSINESS

Among certain classes of people there is an idea that business is a matter of overreaching the other fellow, driving a sharp bargain, growing rich at the expense of the helpless. The advertisement that deceives is the most successful, and the salesman who gets his orders by hypnotism is the really clever one. "There are letters in that book that would 'sell rotten apples.'" writes an English reviewer, and he really thought that selling rotten apples for good ones was the true business ideal—that is, if you could "put it over."

It is true that patent-medicine men have built up fortunes on fraud, and publishers have grown rich (sometimes) by taking advantage of authors, and millionaires have ruined the homes of widows and children to build up their fortunes through "squeezing the helpless and ignorant." Such instances are well known, because they are the cases that are advertised in the newspapers, which find that crime is news.

The thousands and millions of business men who have quiet and happy homes and carry on their business on the basis of mutual service attract no attention and are seldom mentioned. It is they, however, and they alone, who have built up American trade until it stands first in the world. All the deceit and clever hypnotic shrewdness in the world never advanced a nation one iota. America has grown by what it has produced, by the good

it has done the world, the actual wealth that it has created. The few rogues who have crushed out competitors, deceived ignorant buyers, run "corners" on the Board of Trade, and accumulated fortunes by gambling, so getting more than their share of riches, have not added a single dollar to the total of American wealth, but probably have destroyed millions. And the fact is, few of them have even lived to enjoy their stolen gains; they have died poor, unhappy, or execrated by their fellows. When the present writer was struggling in New York one big business manager ruthlessly broke a contract—and five years later he was in Sing Sing at hard labor. Another was arbitrary and unjust, and in the end he fled the country, a self-confessed embezzler, to stretch out a living death in an obscure corner of Africa.

The ideal of the American business man is personal service. There is some one thing that every man, woman, and child in all this world can do or give that can be had as well from no one else. In that one small corner he has or can have a monopoly. He has got that monopoly by concentrating on his own work until in that one particular he stands unique in the service he can render his fellows about him. Getting for that service what it is worth is salesmanship; but there can be no true salesmanship until there is true value to sell, until something unique has been produced. So the broad philosophy of business is to add to the world something it has never had before in equal quality and then to exchange it in the markets for the unique services performed by others, which will tend to make each a complete and well-rounded human being, enjoying everything that anybody has done.

And the strange thing about it is that the only coin that is really good in this broad exchange is unique personal service. The rich man's son may inherit his millions and may think he can go out and buy life, but it escapes him every time. To the American business man the one great joy in life is *the pleasure of playing the game*.

The great game of war as our forefathers played it, the game of knight errantry in the middle ages, or the game of social success as played by the aristocrats of Europe, not one of these is more exciting, more thoroughly pleasurable, and certainly not one is nobler than the game of business as it is played by the American man of business who knows the rules and obeys them with scrupulous honor. It is a game in which American women have a part that has never been told and in which more and

more girls will take an equal part with boys, though the American game of business is pre-eminently a man's game.

Every one of you wants to know how to play that game successfully and get out of it all there is in it. He wants to know how to play the game with a high hand and not go groveling and crawling along behind, trying to keep out of the way of the real players.

This lecture course is planned for the express purpose of showing boys and girls how to play the American game of business in a clean, sportsmanlike, healthy way—in a way to enjoy it through and through, and in a way to be better when we come to die and thank God we were permitted to live such a life.

Making Oneself Fit.

When an athlete sets out to win in baseball, football, running, jumping, or any other athletic contest the first thing he tries to do is to "make himself fit"—to get a clear head and a quick eye, a good digestion and firm, resilient muscles.

The next thing is to find a scientific trainer who knows the points of the game through long and repeated personal experience and who will teach the aspirant day by day until he gets the necessary skill.

In the end, however, success will depend far more on personal fitness than on technical skill, as personal fitness is so much harder to acquire.

One of the most successful systems of business training is that devised by Arthur Frederick Sheldon, who himself has been a remarkable personal salesman. There have been other good salesmen, but Mr. Sheldon was the first to formulate the principles of successful selling into a science that could be taught to others. As Professor Walter Dill Scott stands as the chief writer on "The Psychology of Display Advertising," Frank Gilbreth, Harrington Emerson, and Dr. Frédéric Winslow Taylor as the formulators of the principles of "Scientific Shop Management," and Sherwin Cody of "Office Salesmanship" (the psychology of using words effectively), so Mr. Sheldon is the acknowledged leader in the study of "Personality in Business" (making the man personally fit and then teaching him the art of success as a salesman). Every teacher of the subject ought to acknowledge indebtedness to the pioneer workers. Success in giving these lectures will depend on familiarity with the teachings of the pioneers, but chiefly with Sheldon's teachings on man-building.

LECTURE I.

Supervision.

What does it really cost to get out one letter?

There is the time of the stenographer who takes down the letter from dictation and transcribes it on the typewriter.

There is the time of the dictator.

But that is not all. There is the time required to look the letter over after it is written, and there is the time of the person who looks after the stenographer to see that she gets to the office at the right time in the morning, that she has just the right amount of work supplied to keep her busy all day, that she uses just the right stationery, that she makes just the right enclosures in the letter, and, lastly, that she works under such conditions as to accomplish the maximum amount of work in a day. Looking over the letter and looking after the stenographer are "supervision" and are a part of the total labor needed to get out each letter.

It is easy to figure up what these different phases of the work really cost in any particular case. For example, suppose there are five dictators, each receiving \$25 a week, one head stenographer receiving also \$25 a week, and ten stenographers each receiving \$12 a week. Each stenographer averages 100 letters a day, each dictator dictating 200, the total being 1,000 letters. These figures closely correspond to the actual facts in a certain large mail-order house where the writer was once connected. What does each letter cost?

Suppose the stenographers become more proficient, so that each stenographer can write 20 letters without dictation, or all of them 200 letters a day. That would save one dictator, whose salary is \$25 a week. How much would each stenographer then be worth if the cost per letter remained the same?

If less supervision were needed, so that the head stenographer could do the work of one regular stenographer and also supervise the work of the others, what would each stenographer be worth if the cost per letter remained the same?

Law: The efficiency value of each individual varies inversely with the cost of the supervision needed.

LECTURE II.

Standards of Value in Service.

The value of service varies as its character varies. Of course, the best office boy in the world is not worth as much as any good

stenographer, nor the best stenographer as much as any good manager. Any manager not worth more than a good stenographer might be set down as a complete failure as a manager.

Thus grades of service are established.

Within those grades efficiency is largely proportioned to the amount of supervision required, until 100 per cent efficiency indicates that no supervision is required. Such a condition is never reached by anyone.

The manager is supervised by the officers of the corporation, the officers by the directors as a body or by each other, the directors by the stockholders and by the public and by the laws of nature. Nature alone is absolutely efficient without supervision.

What happens to a man working for himself as a farmer if he makes mistakes? To a retail grocer? To a trust magnate?

Compare also the most successful retail grocer with a successful wholesaler as to personal business value; the banker in a small town with the banker in a large city. The services of no man can be of greater value than his opportunity, and yet the higher opportunity follows naturally the attainment of maximum efficiency within the grade in which the individual is at work.

LECTURE III.

Four Grades of Efficiency Among Stenographers.

Stenographers may be classified into four grades, according to their efficiency:

1. Stenographers who are slow and make mistakes, so they require constant supervision.
2. Stenographers who are quick and accurate, yet cannot write letters for themselves.
3. Stenographers who can put letters into good language when told in a general way briefly what to say.
4. Stenographers who can get out all routine letters without even consulting the manager.

The first is a beginner, and all must at one time or another be beginners. Unfortunately, some never get any higher—they are chronic beginners.

The second is an efficient stenographer, but not yet even a beginner as a private secretary.

The third is a beginner as a private secretary.

The fourth has become an efficient private secretary through having learned the particular business with which she is con-

nected and is ready to be promoted to the next grade, that of assistant manager.

What four grades of bookkeepers are there, and how do persons advance from one grade to another?

LECTURE IV.

Grades of Efficiency Among Salesmen.

The "Order-Taker" gives the customer what he insists on having.

The Efficient Salesman helps the customer to find out what will serve him best.

Illustrate the difference between an "order-taker" and an "efficient salesman" in a retail grocery.

LECTURE V.

Degrees of Efficiency in Supervision.

Perhaps the best analysis of what efficient supervision is may be found in Dr. Frederick Winslow Taylor's "Principles of Scientific Management," which he illustrates on pages 40 to 47 by describing how a pig-iron handler was enabled by proper supervision to load $47\frac{1}{2}$ tons of pig iron on a freight car in one day instead of the average of $12\frac{1}{2}$ tons in a day which good laborers attained without the new scientific supervision.

First, the manager or supervisor found out the "science of handling pig iron" with the smallest waste of energy.

Then he found out how to measure the amount of work a good laborer could do in a day under the most favorable circumstances.

He studied how fast a man should work, how often he should rest, and what attitude of mind he should be in. He also studied the problem of how to produce the right attitude of mind.

He eliminated those who were not fitted to do a full day's work at handling pig iron, placing them in other departments where their natural abilities were employed to better advantage.

None of these things could the workman do for himself, however naturally efficient, because he was in the class of workmen and not in the class of managers.

If the workman who loaded $12\frac{1}{2}$ tons of pig iron a day was worth \$1.15 a day, how much was the manager worth who supervised 75 pig-iron handlers and enabled them to load $47\frac{1}{2}$ tons a day?

But to get them to do the increased work he had to pay them \$1.85, and the difference should be deducted from his value. Make another estimate of his value.

The general manager who discovered the fact that there was a science of handling pig iron was entitled to some of the increased value; but his idea was distributed among 100 gangs of 75 men each, and this was only one idea of over 100 which he discovered. Could he accumulate a fortune of a million dollars as honestly as a laborer could earn \$1.85 a day?

LECTURE VI.

Wasted Supervision.

Supervision is really in part education. After the supervisor of the pig-iron handler taught one man to follow the rules of the science of handling pig iron he could teach another, merely giving a little time to watch the first man. Then he would add another and another, until he was supervising 75 men whom he had taught one at a time.

But with the increased efficiency only 25 men would do all the work there was to be done at that place, and the other 50 would be out of jobs. The supervisor after he had taught all the men so they could get along with little watching might find some one who couldn't teach the science at all, but could watch those who already had learned it, who would take his place. Then he, too, would be out of a job as well as the 50 men.

That supervisor might say, "I will pretend that these men can't do the work without me, that I exercise some occult power over them, so I shall keep my job." So he continues to supervise though his supervision is not needed. What would you say of such a supervisor? Would you not say he was throwing away an opportunity to be promoted from his position as supervisor to a position as teacher of supervisors at greatly increased salary?

What, then, would you say of the workmen who pass rules limiting the amount of work they will do in a day so other workmen will not be thrown out of employment? If the efficient workmen become so effective, would they not be promoted to a higher grade and so leave their positions still to be filled by the workmen they thought would be thrown out of positions?

The world is full of difficult tasks to be performed, with very few to perform them, and the more the efficient workers mount into the higher ranks which are empty the more room there will

be for the laborers below, and the more big tasks that are undertaken the more need there will be for all grades of workers.

LECTURE VII.

How Workers May Buy Supervision for Their Own Benefit.

In the case of the pig-iron handler, if he had been able to go to the management and say, "I have learned how to handle $47\frac{1}{2}$ tons of iron in a day instead of $12\frac{1}{2}$; will you pay me 8 cents a ton instead of \$1.15 a day?" he probably would have been taken up on his offer and he would have been earning nearly \$4 a day instead of \$1.85 a day, as he did when the management taught him. He could not have invented the science of handling pig iron, but undoubtedly he could have gone to a teacher of the science, had there been one available, and by paying him \$100 to teach him the science he would have increased his earning power perhaps \$750 a year. That is interest on \$7,500 at 10 per cent. So \$100 invested in education, plus the initiative necessary to go after the education, would have been as good as a personal capital stock of \$7,500. How much is the initiative to go after the education actually worth in that case? What will the education you are getting here be worth to you?

LECTURE VIII.

Who Pays for Supervision?

Mr. Sheldon tells of a young woman in a Pittsburgh retail store where most of the saleswomen were getting \$5 to \$8 a week. She kept track of every customer who came to her counter, notified them by postal card or telephone every time there was a special sale in which they would be likely to be interested or there were any "bargains" they would wish to take advantage of.

Her efficient service to customers was so valuable to the firm that she was finally getting \$3,000 a year. She was her own supervisor; she did not need supervision paid for by the firm.

Who really was paying for the supervision of the girls who got only \$250 to \$400 a year?

LECTURE IX.

The Saving of Wasted Motion.

Frank Gilbreth, in his book on "Motion Study," tells how a stranger passed him on the street one day when he was laying bricks and told him he was wasting a great many motions.

Each time he wanted a brick he stooped over and picked it up from the floor, and so with each brick he was lifting the weight of his heavy body over and over again, which he would not have to do if the bricks were on a level with his hand.

Then the bricks were all mixed up in a pile and he had to toss each one up in the air two or three times to see which was the best side to place outward. This might have been saved had a cheap boy placed all the bricks in a row with the good side outward, so saving the time of the high-priced bricklayer.

Where he was taking out on his trowel each time enough mortar to lay one brick he found if he had a deeper mortar box he could take out enough to lay several and spread this mortar for several bricks at one movement of the hand instead of with one movement for each brick as before.

In all he reduced the motions necessary from 18 to 3 in many cases, or 6 at the most.

What was the value of this discovery to the entire bricklaying industry? Is the entire bricklaying industry to-day saving these 12 or 15 wasted motions? If not, why not?

What is a saver of wasted motions worth in any business?

LECTURE X.

Distinction Between Supervision and Direction.

In our study so far we have found that two elements enter into the work of the manager—that of discovering and teaching a new science of work, and that of watching employees after they have been taught this science.

If there is a science of handling pig iron and a science of laying brick, there are thousands of other sciences in business, and to develop these sciences and teach them to employees is the proper work of managers.

Supervision, properly speaking, is watching employees after they have learned the new science to see that they do not make errors. To perform the work in the grade of employment in which one finds one's self at maximum speed without errors is 100 per cent efficiency.

The best of us make some errors, so no one ever really attains 100 per cent efficiency, however near we may approach to perfection. Lindley Murray, the great writer on English grammar, had half a dozen glaring violations of his own rules in the nineteenth edition of his book, and no doubt his attention had been called to many others in his earlier editions which he had cor-

rected. In this case, the general public was his supervisor. What are the errors of the office boy, the stenographer, the bookkeeper, the salesman, the office manager, which ought to be eliminated? The first step toward improvement is to make an inventory of our known errors so we can go systematically about eliminating them. Prof. Wm. James has said that careful investigation has proved that the average man does not use over 10 per cent of his brain cells. Are you letting 90 per cent of your brain cells go to waste?

LECTURE XI.

Errors of the Teacher.

As it is easier to see faults in others than in ourselves, let us begin with the teacher.

The teacher makes an error if he works his pupils too hard. The brain becomes dulled and fails to remember, and the harder the teacher tries to make the pupil learn the less is actually accomplished.

Perhaps the error in that case is in keeping the pupil's mind too long on one point without variety or change. Systematic study and rest gives the best results, and the manager in the office must see that his employees get variety. If they are working on one small operation he should make them stop and rest at regular intervals, even if they would like to keep right on, for he knows they will accomplish more during the day if they work half an hour and then rest five minutes than if they work three or four hours without rest.

The teacher who worries his pupils makes an error, for the worry causes the formation of poisons in the brain, which weaken efficiency.

The teacher makes an error if he does not show them point by point how to learn their lessons, but merely punishes them if they fail. The manager of an office makes an error if he merely tells an assistant what he wants done without finding out if the work is understood; and then discharges the employee when he finds the work not done. He must make sure his instructions are fully understood.

The teacher makes an error if he goes on teaching pupils what they know already. The manager makes a similar error if he keeps on watching his employees all the time, even when they have become quite capable of getting along just as well without watching. He not only wastes his time, but prevents the employees from developing their powers. The teacher must give

pupils new work just as fast as they are capable of handling it or they will make less progress than they should.

LECTURE XII.

Errors in the Office.

Errors are of two kinds—errors of omission and errors of commission. It is much easier to eliminate all errors of commission, real mistakes that can be pointed out, than to eliminate all errors of omission—that is, to do everything that ought to be done. These are the negative and the positive sides of the subject. The positives (doing all the things you ought to do) are much more important than the negatives (eliminating actual faults).

The private secretary of Pillsbury, the great flour manufacturer, once said to the writer of this, "Hardly a day passes that I do not make a mistake that costs the company at least \$5,000. What I try to do is to avoid making errors that cost the company \$100,000 to \$150,000. A few errors like that will make a big hole in the dividends."

For example: A stenographer in a hurry to get home omitted the street number in addressing the envelope that was to carry a bid for a big public contract. The bid was delayed a few hours and the contract was lost—a little hurried carelessness on the part of one stenographer cost the firm \$100,000.

The blame is not all hers, however, for the manager should have noticed the omission. Perhaps he should have taken no chances of delay in the mail by sending a messenger with so important a paper.

A bookkeeper charged with keeping a record of an advertising test made preparatory to a big campaign made a mistake of one figure, representing one dollar. The test showed a profit of 80 cents instead of a loss of 20 cents. On a \$100,000 expenditure this meant a loss of \$20,000 instead of a profit of \$80,000 in the particular case in question.

But what of the error of the manager who put out so large a campaign after so slight a test?

LECTURE XIII.

Errors of Salesmanship.

Mr. Sheldon tells the story of the errors of a veteran salesman, who for years had been selling for a wholesale grocery house, and showing a large volume of sales.

An expert was called in to analyze his sales, and found he

was selling large amounts of staples such as sugar, on which there was a small margin of profit, working a few large buyers. The actual profit he was making for the house was therefore comparatively small—smaller than the good salary he was receiving.

He should have called on many small buyers, and pushed the specialties of the house on which there was a large profit.

When this was called to his attention he rebelled, saying he had been with the house longer than the sales manager and knew how to sell groceries without having any one teach him. He lost his position because of this second error.

A young salesman came in and pushed the specialties with the small buyers as well as the large ones, and showed a larger total of sales, as well as a much larger margin of profit for the house.

A retail salesman took an order for a wedding present to be sent to a prospective bridegroom but to be charged to the person who gave the order. The salesman in the store made a mistake and charged it to the bridegroom to whom it was sent. Imagine the surprise of that person when he received a large bill for something he had not ordered and knew nothing about! What do you think happened to that salesman when the charge customer reported what had been done?

LECTURE XIV.

How to Reduce Errors.

Supervision is the established system for reducing errors. A manager goes over all the work to catch the errors and correct them before they have done any harm.

The truth is, most persons can largely supervise themselves if they will make the effort systematically enough. The time of the employee is less valuable than the time of the manager, and it is a mistake to let the responsibility for correcting errors all go over on to the manager or supervisor.

Many stenographers who know they do fairly good work never glance over their letters; but if they formed the habit of carefully checking each letter before the manager is allowed to see it, they would find they were catching most of the errors themselves. Every address especially should be compared word for word with the original. The habit of checking so that nothing is ever passed without systematic verification would be worth a very great deal to every stenographer.

It is easy for the bookkeeper to copy off the items of an invoice; but if he does not have the fixed habit of going over the

items again and checking them he is sure to let a certain proportion of errors slip through.

Errors that waste time may often be saved by planning your work in advance. A salesman has ten calls to make, and if he will lay out his route so he can make those ten calls on the shortest possible line, without doubling back, he will save time that he now wastes because he is too lazy to sit down and write out his itinerary before he starts instead of trying to carry it roughly in his head.

If you work under a manager, fix firmly in your mind the idea that you are going to be your own manager so as to eliminate the actual manager as quickly and as completely as possible. Think constantly of what he would say about this, and that, and the other, and you will be surprised to find how soon you are getting along without him. You probably have a bad habit of leaning on him—just simply leaning in a lazy way—and it is time you broke up that habit.

Go systematically about forming the habit of mental double checking.

LECTURE XV.

Success Requires Positive Personal Qualities.

"If I could only get rid of all my errors, I should be perfect," has been the thought of many a struggler since the beginning of modern civilization. "If I can only rid him of all his mistakes, I shall have an ideal pupil," says the teacher, and most teachers devote most of their time to removing imperfections.

As a matter of fact, concentrating the mind on removing errors never has produced success and never will. It tends to fix the person forever in the grade in which he already is. The stenographer becomes so perfect a stenographer he or she can never be anything else—"faultily faultless" as the poet expresses it.

Once in a large competition for prizes in story writing offered to Chicago school children certain schools turned in hundreds of stories written in a copperplate Spencerian hand, without an error of grammar or an error of punctuation. Among these, however, one was written in a very irregular hand, many words were misspelled, and the punctuation was not of the best. But that story had positive ideas in it, its writer had developed very positive qualities. That was the only story that was even considered, and it finally won a prize, not because of the poor handwriting or the misspelling of the words, but in spite of them.

A few positive good qualities will easily outweigh many minor imperfections.

In any case, the best way to correct errors is to develop the qualities for the lack of which the errors come. One may learn all the rules of grammar and rhetoric, and yet make hundreds of mistakes that would not be made at all by a person who forms the habit of thinking clearly. The possible number of errors is so enormous that while you are correcting one you are unconsciously making three more. But the clear and careful thinker has little occasion to correct errors.

LECTURE XVI.

Health—the Most Important Positive Quality in Business

Without health and strength there is no chance for success in business whatever. Business means work—very steady, often grinding work, day in and day out, week after week. Unless you can stand that grind you cannot even hold a minor position.

The degree of success is in direct ratio to physical endurance. Napoleon could work from eighteen to twenty hours a day and sleep four or five hours. Lincoln could bear the strain and worry of a distracted nation for years without breaking down or even wavering physically. Great business men have invariably had great endurance.

We often think health is a gift of nature, an inheritance. Almost without exception it is within our own power to control. The great medical profession has developed a science of preserving health. The essentials are considered to be the following:

Neither too much nor too little, but just the right amount of well selected and well cooked food taken three times a day.

The proper amount of sleep—usually eight hours a day, though some need more and some need less.

Proper attention to recreation and pleasure. Those who try to get along without it seriously reduce their capacity to work.

Fresh Air. It is best to sleep out of doors all the year round, or at any rate with one or more large windows wide open. We should work in pure air that is constantly moving through the room, being careful always to keep quite warm, though constantly hardening ourselves to resist cold, as by taking a cool sponge bath every morning. It is best to sleep in a room below 55° Fahr., and living rooms should have a humidity above 40°.

Systematically getting the right amount of exercise every day all the year round.

Those who get the right food, sleep, fresh air, and exercise cannot possibly overwork.

LECTURE XVII.

The Right Food for an Office Worker.

(Dr. W. A. Evans.)

Appetite is our best guide, and it would be a mistake to try to follow a scientific diet unless told to do so by a physician. Most of us probably are about right, but some of us are deeply imbedded in wrong habits. Let us check over our diet by the following rough table to see where we stand. Office workers need on the average about 2,500 calories of heat and 800 grains of protein. Foods not found in the following list may be counted as the same as the nearest kind in the list. A light breakfast, about the same lunch, and a good dinner at night is usually best for office workers who can rest in the evening.

Carefully add up your food to see whether you are eating too much or too little.

To fill in the gap between the scientific and the everyday, Arnold of Boston has devised some diet tables based on Atwater and Bryant's bulletin 48 (Department of Agriculture), containing handy information such as the following:

Breakfast.	Calories.	Gr. protein.
Bread, 1 ounce.....	80	45
Cereal, 4 tablespoonfuls.....	135	60
Potato, 2 ounces.....	80	30
Rice, 4 tablespoonfuls.....	240	60
Milk, 7 ounces.....	140	120
Buttermilk, 8 ounces.....	100	112
Meat, 5 ounces.....	400	600
Grapefruit, 20 ounces.....	100	...
Sugar, 180 grains.....	50	...
Cream, 1 tablespoonful, 18 per cent.....	27	6
Egg, one	80	120
Bacon, ½ ounce.....	90	22

The lean part of a lamb chop weighs one ounce; a thin slice of beef, one ounce; one cubic inch of meat, one ounce.

Meat loses 25 per cent in weight in cooking. It loses less than 5 per cent in nutrition units, since that which goes off in cooking is water, some aromatics, and some fat.

Coffee has so little food value that it can be omitted.

Dinner.**One portion of soup—**

Soup, one pint, equals 200 calories and 180 grains protein.

Chowder, one pint, equals 360 calories and 480 grains protein.

Fish, game, chicken, beef, turkey, lamb, goose, lean ham—Ordinary helping, about one-quarter pound, equals 125 to 250 calories, according to how much fat it contains, and 300 grains protein.

Butter—One pat, one-third ounce, equals 80 calories; practically no protein.

Butter beans—One-quarter pound equals 160 calories and 150 grains protein.

Green corn—Four ounces equals 100 calories and 45 grains protein.

Green peas—Four ounces equals 100 calories and 105 grains protein.

Turnips—Four ounces equals 50 calories and 30 grains protein.

Fodder vegetables and their juices, having but little food value, are asparagus, string beans, brussels sprouts, cabbage, cauliflower, celery, cucumbers, greens, spinach, lettuce, pumpkin, radish, rhubarb, tomatoes.

Apples—One-quarter pound equals 60 calories.

Raisins—One-quarter pound equals 350 calories.

Figs and prunes—One-quarter pound equals 80 calories.

Pineapple—One-quarter pound equals 40 calories.

Almonds—One-quarter pound equals 650 calories and 300 grains protein.

Pecans—One-quarter pound equals 750 calories and 150 grains protein.

Bread or rice pudding—One-quarter pound equals 175 calories and 60 grains protein.

Custard—Large cupful (8 ounces) equals 240 calories and 180 grains protein.

Cake—Large slice (one ounce) equals 85 calories and 20 grains protein.

LECTURE XVIII.**The Correct Theory of Exercise.**

Few office workers get sufficient exercise, especially when the weather is bad. It is largely because they do not follow a scientific system.

Exercise should never tire so as to cause excessive muscular waste. Its object is to get the blood to circulate freely in all

parts of the body and so throw off impurities instead of allowing them to accumulate and clog the system, especially the brain. It also keeps the muscles in tone, ready for vigorous reaction.

We may walk five miles, and yet not exercise the arms, back, or shoulders very much. The leg muscles get too much exercise. The same is true of most games—they exercise some muscles too much so waste is produced, and other muscles not enough or not at all. It is said that a scientific series of exercises that takes one set of muscles after another and gives them half a minute each with a brief rest between each movement, in all fifteen or twenty minutes divided between about thirty-five different sets of muscles, will do more good than playing golf all day or walking for several hours. The writer has found that ten or fifteen minutes each morning given to these scientific movements without apparatus of any kind except a couch and a chair has completely overcome a tendency to catch colds that had yielded to no other form of treatment, and made possible the most intense and continuous mental work with an increase of health instead of growing lassitude. We recommend as a good book Müller's "My System—15 Minutes' Work a Day for Health's Sake."

LECTURE XIX.

Cleanliness and Germs.

It has now been pretty well proved that many diseases are caused by harmful germs. The germs of colds, pneumonia, and consumption are well known, and so are the germs of intestinal diseases.

These germs feed on filth, and the only good way to fight them is to keep clean.

Bad air is filthy air, and that usually means germ-laden air.

Bad food is usually well supplied with germs whether we can see them or not, and they breed in the intestines. Absolutely clean cooking will cure almost any case of indigestion.

Acid-forming germs feeding on decayed food in the mouth rot the teeth.

Dirty skins cause pimples and blackheads.

Cleanliness requires that we scour the pots and pans every time they are used—that we wash the body thoroughly at least once a day—that we wash the mouth and teeth with some filth destroyer like peroxide of hydrogen—that we wash the inside of the body by drinking plenty of pure water.

LECTURE XX.

Reliability the First Great Requirement in Business.

Ask any business man what the first great qualification for an employee is and he will invariably tell you, "Reliability." You may be as smart as the devil, but the wise business man will not be tempted by that smartness.

Business men will probably pay more in salary for reliability than for any other single quality. This applies to office boys and clerks quite as much as to bank cashiers.

What is reliability?

The person who makes an appointment and is ten minutes late is not reliable. The person who is ten minutes too early is not strong mentally. The person who is always right on the dot will soon make an unshakable reputation.

The person who stays at home sick without giving notice is not reliable. If he or she has typhoid fever, pneumonia, or apoplexy it will probably be necessary to stay at home; but even in that case it is always possible to send word promptly. In all other cases the reliable person is on his job till the manager tells him he had better go home.

The reliable person always gets his work out even if he stays till midnight.

The reliable person always goes to the manager and tells him if he is unable to do any given work—doesn't just let it slip and hope nobody will find it out.

Reliability is moral endurance, typified by the rock of Gibraltar. The person who has a genius for moral endurance is likely to get a big salary almost for that alone.

Another word for it is thoroughness.

LECTURE XXI.

Second Requirement in Business a Pleasing Personality.

A person may be born with good looks, and if born without them cannot get them, but they are only a minor element of a pleasing personality.

In the eyes of a business man cleanliness and neatness are the first marks of a pleasing personality, and all may have these.

A cheerful disposition is the second mark of a pleasing personality, and that usually is the result of cultivating an unselfish eagerness to help others. Selfishness and whining go together, and these make wrinkles in the face and worry in the eyes.

Being a "good mixer" is indispensable to lawyer or doctor.

LECTURE XXII.

How to Develop a Pleasing Personality.

There is just one way to develop a pleasing personality, and that is to set the mind steadfastly on hope, courage, helpfulness to others who especially need help (helping those who don't need help is sycophancy).

Each morning when you rise, say "I WILL be cheerful to-day."

When your back aches, think about how much you will enjoy getting to bed at night—not how the back aches. The more you think about the aching back, the more it will ache. The less you think about it and instead think of something more cheerful, the less it will ache.

The most cheerful people on earth are the Christian Scientists, who have made a religion of denying that there is any such thing as pain, suffering, and failure. Whether you agree with their other doctrines or not, every one must admit that setting the mind resolutely toward cheerfulness and success is the greatest possible step toward getting them.

LECTURE XXIII.

Ability the Third Business Requirement.

Most of us think that ability comes first instead of last. But those who have watched the brilliant and able fall like moths in the flame because of poor health, because of lack of reliability, or because of a nasty disposition, while the cheerful plodders have won the race as in the story of the hare and the tortoise, know that we have arranged these qualities in their true order of importance.

But no great success can ever be attained unless we add ability and will power to the three great underlying requirements of health, reliability, and pleasing personality.

The first thing we must do in order to develop and make the most of the ability we were born with (for none of us can get ourselves born over again) is to find out what we are best fitted for.

Dr. Taylor when he taught pig-iron handlers to load $47\frac{1}{2}$ tons of pig iron in a day instead of $12\frac{1}{2}$, first of all selected his men, and found that only one in eight was physically able to handle pig iron at the increased rate; yet it was not at all difficult to find as many as he wished. A good pig-iron handler needed to

be rather stupid, for if he were intelligent he wouldn't be content with that sort of work.

Therefore the first step toward success so far as you yourself can determine it is, "Know thyself." Find out what one little thing in the world you can do better than anybody else. Monopoly is the first great secret of business success.

Now what can you make your monopoly?

LECTURE XXIV.

Accuracy and Speed.

The best employee is the one who can work with the greatest accuracy combined with the greatest speed.

Accuracy comes first, speed second. Many think speed is first, and if they get speed they will be accurate enough to pass. As a matter of fact, lack of accuracy so often causes workers to turn around and do their work over again that it absolutely destroys natural speed. If accuracy is put first, whatever speed is attained will be permanent.

Speed comes with practice. Starting with a sure foundation of accuracy, one can almost count on time doing the rest. But time only confirms a habit of inaccuracy, and those who place speed ahead of accuracy are almost positively shut out from ever attaining first place.

LECTURE XXV.

Initiative.

In business new situations are always coming up—or at any rate new combinations of old situations. Initiative is recognizing those situations, deciding what ought to be done, and doing it.

Girls usually lack initiative because of natural timidity.

Boys lack initiative because of poor judgment. The person who does the wrong thing a few times is likely to be "called down" so hard he does not forget it right away.

Women have a natural intuition as to what the occasion requires, and it is a wise man who is guided by that intuition. That is one reason why married men frequently succeed in business where they failed before marriage, and why many employers encourage their men to marry. Another reason is that marriage gives stability.

Girls ought to develop their courage and will power; but as that will be a slow process, they are likely to make more progress through attaching themselves to an employer who is

shrewd enough to act on their suggestions. Any girl who will watch her intuitions and systematically give her employer suggestions as to what would be an improvement, may at first have her ideas neglected, but after a time is sure to prove her worth and find her employer quick to respond to every hint.

Boys on the other hand as a rule should cultivate patience, and go over the situation again and again before really doing anything, to be sure it is right. Their great danger in cultivating initiative is that they will do the wrong thing and have to pay the penalty.

LECTURE XXVI.

Initiative Depends on Knowing the Business.

The prime quality of a business manager is initiative. It was initiative that conceived and developed every successful business.

Initiative on the part of the employee means doing some of the work of the manager. The successful employee likely to be promoted to a higher grade is a "little manager," a sort of substitute for the manager, doing as many things as possible that the manager would otherwise have to do.

There are two elements in the usefulness of all employees. One is his knowledge of his special art, as that of the stenographer, bookkeeper, or salesman, and the other is knowledge of how to apply that special art or skill to the requirements of one particular business. Many stenographers think it makes little difference what business they go into, or how often they change; and the same is often true of bookkeepers and salesmen. As a matter of fact few employees are of much value till the employer has taught them his particular business.

Employees without initiative are content to be only stenographers, bookkeepers, or salesmen.

Employees with initiative go systematically about studying the special business in which they are working, so that when occasion arises they will be able to do what the manager would have done himself. It is easy for the person who knows the business, but very hard for the person who does not know it.

LECTURE XXVII.

Analysis of a Business.

In Section Eight, page 201, of "How to Do Business by Letter and Advertising," we find a study of the Preliminary Analysis of a Business. The suggested steps are as follows:

1. Collect and study all the printed matter and advertising of that business. These are intended to educate the public on the merits of that business, and they ought to be your best textbook in studying it.

2. As the minds of the customers have been largely shaped by the advertising and sales talk of competitors, the second step is to go systematically about finding out all about the competition that must be met, by collecting and studying the advertising matter of competitors.

3. In what points has this business a monopoly over all others?

4. Get a vivid image of the typical or average or best customer of the house so in all your actions you feel as if you were dealing with one man or woman whom you know very well indeed.

5. What form of appeal is most successful with that typical customer—how can you best make him see the points on which your house has a monopoly?

LECTURE XXVIII.

Aim at Becoming a Manager.

The persons who make big money are the managers of businesses. If you wish to make big money in business you must aim at becoming a manager yourself. How can you best succeed in that?

The answer is simple. Cultivate initiative, help the manager, practice on thinking the manager's thoughts, study the business as he studies it, identify yourself with his interests so you would care for them in his absence just as you would if you were his mother, his father, his wife, his husband—that is, just as if you were his other self, without being obtrusive, without interference, but always "Johnny-on-the-spot" when something important needs to be done and no one else seems likely to do it.

It matters little whether you will ever have a chance to manage that particular business or not. Get to the bottom of one business, and you have learned how to get to the bottom of all businesses. The practice in thinking managerial thoughts, either after a real manager who thinks them successfully, or in place of a real manager who cannot do everything that might be done, is the only effective training to become a manager.

LECTURE XXIX.

The Elements of Success in Business Management.

Whether or not you ever go into business for yourself, it is important that you get beyond the general manager to the proprietor or originator of the business. Let us take a lesson on starting a business.

The first consideration is, Can I give people something they really need and want, and give it better than any one else in the world?

Unless people really need what you propose to give, they will not want it long; and unless they really want it, it is not for you to say they need it.

The initial step is to test the market to see whether it exists or not, and do it at the very smallest possible cost. Study will enable you to find out how to experiment economically.

The second question is, Can you equip yourself to give this thing you know the people want, or to perform the service they require? That is a question of capital, or of the co-operation of other people who are in commanding positions. Your first piece of business is to get that capital or persuade those commanding people, and if you can't do that it is not at all likely you can reach the other people successfully. Thousands of businesses have failed, and have been doomed to failure from the start, for want of sufficient capital. The men at the head of it dash on leaving an enemy in the rear, or a weak spot through which the unexpected enemy of hard times is pretty sure to break sooner or later.

Examine the businesses you know and see if they have any points of monopoly, or are trying to crowd out some one just ahead; also if they started on a sound basis.

LECTURE XXX.

The Elements of Success in Business Management (continued).

When a business has been started on a vital need of the people, and has got the backing it needs before plunging ahead, questions of scientific management should be studied.

The first great question is, Does this business actually yield a profit? It has been discovered that a large proportion of actual businesses are run at a loss because the managers have no scientific cost system, and competition creates a tendency to make prices too low. No business can be on a scientific basis unless its manager actually knows what it costs him to run it, and doesn't

carelessly overlook any items, such as his own time; or whether he makes money on one department and loses it on others. That requires an efficient system of bookkeeping, and also an efficient system of analysing costs. Many printers go into bankruptcy because they forget some items in making their estimates, lacking a proper system of checking all possible items. Furniture manufacturers lose because they have no system of separating the cost of one particular article from all the rest, and while they make money on some, they lose more on others, whereas if they cut out those on which they were suffering loss they would make a handsome profit.

Advertising is necessary, but it is said 75 per cent is wasted because the advertisers have no scientific means of knowing what each particular form of advertising yields. Some pays and some does not; if they tested all on the smallest possible scale and knew they were putting out none which did not pay, that enormous waste would be largely eliminated.

LECTURE XXXI.

The Elements of Success in Business Management (continued).

Competition is always forcing prices down. That on which there is a monopoly has only the competition of other human wants, and if the thing is wanted at all it can be sold at a good profit. That which is supplied equally well by many can at best show but a very small profit.

But even at that, some may be forced out of business because they cannot make the article as cheaply as a competitor; and others may make a fortune because they discover some way to reduce the cost below that of the average.

The largest element of cost in nearly everything is labor. The wood in a table costs perhaps a dollar, and the labor of making it costs seven or eight dollars. That is a fair example of the relative value of labor in all manufacturing. Usually the cost of material cannot be reduced very much; but the cost of labor may always be reduced by the science of "human engineering." Mr. Gilbreth's study of how to save the wasted motions in bricklaying and Mr. Taylor's study of the human engineering problem of how to load pig iron are mere passing illustrations of the enormous possibilities of scientific management, and how much more may be got out of employees if they are handled rightly.

The fact is, short hours, good pay, a pleasant place to work,

sympathetic teaching, and a kindly manner, pay the management so handsomely that its interests are identical with the interests of the employee. When employee and employer are both wise enough to see that, there will be no strikes.

LECTURE XXXII.

The Three Sides of Business—Executive, Production, Selling

In a manufacturing business there is the Factory, the Sales Force, and the Office, the producing, the selling, and the executive sides of the business. In a wholesale business the factory is replaced by the Buyers, while the Sales Force and the Office remain the same. In a school there are the Teachers, the Sales Force (if it is a proprietary school), and the Office or general management.

It is the business of the Factory to get the best possible goods for the least possible money, and systematic routine is the prevailing order of work.

The work of the Executive is to supply the necessary capital, prepare the plans of campaign, and keep everything moving harmoniously.

It is the business of the Sales Force to educate the customers on the merits of the goods, and bring in the orders to the office. The salesmen may go out and see the customers, talk to them, and take their orders—that is called personal salesmanship; or they may sit in the office and by means of advertisements and sales letters cause the orders to be mailed to the office—that is called office salesmanship. The fact that two kinds of work are done in the same office should not cause us to confuse the Executive with the Sales department. There are executive letters and there are sales letters, and they should be handled quite differently. Nevertheless, the development of Office Salesmanship has opened the door for the office employees to enter the selling end of the business—girls quite as much as boys.

We have studied the personal qualities required for success in all departments alike, the factory, the office, and the sales force. We have seen some of the problems of business management, the work of the executive end of the business. Now we may take up a detailed study of the selling end of the business.

We start with the assumption that the firm has something to sell which the public wants and really needs, with some features that cannot be found anywhere else, and while people may not know it, they would be better off if they spent some of their

money on these goods—or at least that some people would. Making people take what is not for their best interests we have already called “plunder,” not salesmanship.

LECTURE XXXIII.

The Art of Dealing with Human Nature

We need to know the science of human nature so as to make ourselves efficient in all that goes to make up a big personality; we need to know the science of human nature so as to handle employees effectively and get out of them the best there is in them; but above all we need to know the science of human nature so that we can handle customers.

Selling is very much like educating, but with this difference: whereas the teacher has his pupils so they can't get away from him, the salesman must educate by attraction, without any power to compel responsive effort on the part of those he is teaching. In short, customers are like pupils at recess when they are all wrapped up in their games and do not feel any obligation to give attention. Though grown up, they are much like children; and like children they are very hard to understand.

Personal salesmen go out and see their customers, and can keep on studying them till they really know them. Office salesmen must handle customers they cannot see, by the power of imagination. Obviously the best way to prepare for office salesmanship or advertising is to study personal salesmanship.

We are now prepared to take up the principles of personal salesmanship as applied to soliciting enrolments for a commercial school. We study that because all the factors are within easy observation.

APPENDIX C

Office Salesmanship

Familiar Letters to a Private Secretary or Manager's Assistant

I

Dear Student: You would like to become a really efficient private secretary. You are ambitious and want to earn more money and do more responsible work (less mechanical drudgery). I doubt not your manager, if you are employed, sympathizes warmly with your desire, and is even more anxious than you are that you should be able to do a higher grade of work than at present. It is therefore in his interests as well as yours that I shall write you a series of letters giving you practical suggestions on how you can make yourself more valuable.

It is the business of a private secretary to do as large a part of the manager's work as possible, and to a large extent without being told. That means you must learn to be a regular little manager yourself. Girls are often timid and distrustful of their own powers. On that account they do not go ahead and do a lot of things the manager doesn't want done at all, as young men are sometimes inclined to do. But it is just as great a mistake for girls not to go ahead and do what the manager does want done. I want to teach you to make a systematic study of what your manager wants done, understand his reasons for doing this, that, and the other, and get so that in time you will be able to do a great many things he now has to give his attention to. If his time is worth \$5 a day, and yours is worth \$1 a day you readily see that everything you can do that he would otherwise have to do will save him and the house \$4 a day.

If you are going to be a "little manager" you must study the customers of your house and learn how it is possible to get business from them; for your manager is worth his salary precisely because he knows how to serve those customers in such a way that they will pay the house money, and if you are going to take his place in writing original letters, you must know how to do that, too. There is no reason on earth why a girl should not make a rattling good correspondent, able to satisfy customers and sell goods just as well as a man—except that she usually thinks that is above her. It is not. Take hold of this part of my instruction and dig right into it.

I have summarized my work for managers in the enclosed sheet entitled "How You Can Write Letters and Advertisements That Will Pull." I call it my "System of Analysis." It gives you a bird's-eye view of all the essential elements you must know in order to write any letter that will really do business. I have used it myself to find out the selling points in some fifty different lines of business, with remarkable success, and it will be your sure guide to the things you must have for success in original letter writing. I consider this in some respects the most important paper I shall send you, and I want you to keep it always by your side as a check sheet to see whether you know what you are doing when you try to write a letter that is something more than a sort of stereotyped form.

But there is an easy way for you to get a stock of well worded sentences and paragraphs which you can use in writing original letters that your manager will say are actually better than any he can dictate offhand. The Form Paragraph Letter Writer is a scrap-book in which you can paste, in properly indexed places, copies of your manager's best sentences, paragraphs, and letters. All you need to do is to take an extra carbon copy of the letters you write for him, mark the paragraphs that might be used again, get him to correct and perfect them, and then copy them off on fresh paper and paste in the book. After a few weeks you will find these sentences and paragraphs will help you to write a great many letters yourself which otherwise it would be absolutely impossible for you to attempt.

SYSTEM OF ANALYSIS.

How You Can Write Letters and Advertisements That Will Pull.

Before anyone can hope to write letters, circulars, or advertisements that will pull business it is necessary to have the following information:

1. What is your competition? I would not refer directly to your competitors in any letter I might write, but I must address a customer in whose mind are the arguments of your competitors. You must know what those arguments are, and go about saying that which will offset or counterbalance them in the mind of the customer. If you have to compete with lower prices, it is necessary to talk frankly on the subject of prices and point out in a commonsense way why your customer can't afford to take that which costs less and is correspondingly lower in quality, and why or how he will make more money in the end by paying a little more and getting something that is right.

2. Then you should consider what you have that nobody else in your territory has. You may say, Nothing. Unless you have something your customer can't get as conveniently from anybody else, you have no

basis to ask for business. You may give better service, you may even give only a pleasanter manner and fairer treatment. You must find out what it is that makes one of your good customers give you his business in preference to giving it to the other fellow.

The thing you have which nobody else really has (whether anybody else can get it or not is another matter) is what really makes a man buy from you, and which you ought to drive home hardest of all in your sales letter.

3. Talk is not enough, however, to get orders. Arguments must be supplemented by proof. You must consider how to prove your claims, and if you can make your claims in the testimonial words of other people, even if you can't quote their names, you have gained a splendid point.

A bunch of conventional testimonials in small type are worth little, even if you can get them and use them at all. Get a testimonial that is really a splendid record of facts, the history of a case, and put it in facsimile form, and play it up in good type with a clear blackletter heading. Or reproduce checks or sales orders, or give records of sales, **OR ANY FACTS THAT WILL TEND TO PROVE YOUR CLAIMS.** Records of facts that will pass in a law court are what you want, not praise or any form of "hot air," either of your own, or from anybody else.

4. Ask a man to do something easy that he can reasonably do, and make it as easy for him to do it as you can. A return postal card carrying a trial order or a bit of information you ought to have is a good thing, and you should have a printed postal card form to use as often as possible. Don't forget to be **VERY CLEAR AND SPECIFIC** as to what you want done, and provide a convenient way.

5. Getting your facts right is much more important than the wording of your letter, and if you haven't the preceding four points, it doesn't matter much how well you word your letters.

But if you have the basis right, consider the following points in connection with the wording.

a. Have you covered every point with absolute clearness, just as you would explain to a child? It is a mistake to assume that every business man knows this, that, or the other, and that it would be foolish to refer to such points. When a man is reading hastily he wants everything before him or else he is likely to overlook something, or it is not clear enough for instant perception. Don't compel him to figure out what is wanted. Let him see at a glance.

b. Do you present your points in logical order as indicated in the following:

1. Creating desire. It is a great error to suppose that many people want what you have to offer. Most business men assume that the desire exists and they have only to satisfy it. The really successful advertisers have perceived that desire must first be created, or fanned up.

2. Showing how your plan works. Most people depend on their own common sense. If the plan seems reasonable, they will trust their own judgment of it. You must therefore give them a chance to judge.

3. Proving your statements. The first question a possible buyer asks is, Is this your theory of what your scheme ought to do, or has somebody actually found your theory to be sound, your scheme successful?

4. Making a man feel like ordering.

5. Making ordering easy, safe, and quick.

c. Do you strongly though briefly emphasize FACTS that will catch a man's attention at first glance and fix it, or do you emphasize more words which he will not understand unless he reads your letter through? Capitals and underscores should be used to make three or four prominent facts stand out so they will catch attention at the very first glance. They take the place of blackletter heads in a circular, not emphasized words in conversation.

d. Are your strongest points put in very short paragraphs (of two or three lines each)?

e. Is your letter addressed to dealers or business men who demand a very short letter, or to farmers, women, etc., who have time to read a long letter, and want a long letter? In any case, don't be afraid to write a letter long enough to tell your whole story.

f. Is your letter enthusiastic enough? Extreme energy of expression is necessary to make a man feel like ordering, in most cases. Seldom does a tame letter do much good.

g. No one will be able to write any pulling letter, circular, or advertisement without the information asked for in the first part of this analysis, but careful study of these points yourself will do you more good than any help of any advertising expert. You know your business better than any other person on earth, and it is you who can construct the best sales letter if you know how to go about it. If your business proposition is right, your list of names right, and your goods right, you will certainly succeed if you follow these principles.

II

INITIATIVE.

Dear Student:

If you want a better job it is an absolutely sure thing that you can get it, with a good increase in salary, if you will make yourself

worth more to your manager; and I want to tell you just how you can do that.

In your office there is one typewriter, and perhaps a great many. Nine chances out of ten there is something the matter with that typewriter, and the manager is too busy to attend to it. It may be dirty (perhaps you don't clean it thoroughly every day, perhaps the girl who runs it doesn't know how to clean it). The ribbon may be a poor brand so it makes the writing look smutty and blurred. The platen (or rubber roller) may be old and hard, and full of little holes (a new one costs only \$1.50 and you should have a new one every six months—it will pay).

First class work doesn't cost any more than third class if **SOME-BODY MAKES A BUSINESS OF KEEPING THE EQUIPMENT UP TO THE TOP NOTCH**. Are you going to be the somebody who will make it a business in a quiet, unobtrusive way to see that these things are done by simply going ahead and doing them?

How many an office assistant says, "It is not my business to get these things. If the manager wants them, he can order them. I haven't any money to buy them." **BUT THE YOUNG MAN OR YOUNG WOMAN WHO CALLS ATTENTION TO THEM**, makes it his or her business to see that they are supplied, is in line for a better salary **JUST AS SURE AS YOU ARE BORN**. The manager says, "The person who thinks of those things has *initiative*, and that's just what I want."

Your office can send out letters as handsome as any that are seen anywhere, and **YOU ARE THE PERSON WHO CAN BRING IT ABOUT**. The way to do it is just to suggest mildly. It doesn't do any good. Suggest mildly again. It doesn't do any good, I know, and nothing comes of it. Suggest mildly a third time, a fourth, a fifth, a sixth, a seventh, an eighth, a ninth. If you don't change your own mind by the tenth time you probably will find that the change is made.

Now don't forget that perhaps your ideas are wrong. Look out for that. Somebody objects. Just think carefully if the objection is good. Perhaps there is some little bit of a point about your plan which is not quite right and all the objection is to that little point. Change the little point and try again. If necessary, change a dozen times on account of the criticisms and objections you have to meet. Only in that way will you learn what is right, for nobody knows offhand exactly the best thing to do, and those who succeed, do so by learning from their failures and from their critics. **BUT THEY KEEP RIGHT ON JUST THE SAME**. That's what you want to do.

III

SYSTEM FOR OFFICE STATIONERY.

Dear Student:

In almost every business office in the country the office supplies get out before anybody knows it, and then there is a double-quick scramble to get more, the printer is worried and rushed to death, and in general there is no end of trouble. A simple inventory sheet kept in the drawer of the office assistant, and attended to, would be worth its weight in gold.

Rule up a sheet of paper, first dividing it into right half and left half by a line down the middle. Then rule each half with one space for the month, another space for the day of the month, another column about three-quarters of an inch wide headed "Received," another about the same width headed "Used," and a third the same headed "Balance."

Now see what the different kinds of printing, etc., are which you are using right along—"letterheads," "envelopes," "order cards," "second sheets," "return envelopes." Make a heading on the sheet for each of these. You can allow about two inches below, so that in both columns of a letter sheet you would get eight or ten compartments, each headed by one of the live items of office supplies that can't be got at a moment's notice.

Think carefully, for example, how many letterheads are used in a week or a month. Consider how long it usually takes to get a fresh supply printed. See how many are usually ordered at a time. This information will be necessary to help you keep your record.

Now enter in the column "Received" the number of each there are on hand in the office at present. If everybody helps himself or herself to letterheads out of the pile, just leave one package of 500 open at a time, and simply tie up all the rest and put them somewhere so the person who wants some after the open package is gone will say in your hearing, "Aren't there any more letterheads?" Then you get out another bunch of 500 or whatever number you think best, and write the number in the column headed "Used," and in the column headed "Balance" what remains after subtracting these.

Do the same with the envelopes and all the rest of the supplies. When you see that there is only enough of a supply in reserve to last say two weeks, just tell the manager that the "letterheads are out and he must order more right away." If he forgets it the first time, tell him again the next day, and keep on at him, just gently and easily, till he attends to the ordering or authorizes you to order. If you can get him to let you order, so much the better for you.

In appendix "How to Systematize an Office" you will learn all

about a great many other systems and how to introduce them at small expense.

IV

FIRST STEP TOWARD SALESMANSHIP.

Dear Student:

In the first two steps of this course I have given you two little suggestions of a practical character which you can put into operation almost at once. They are mechanical and do not go far.

I want to tell you how to write better letters. Start with this rule—"NEVER PUT DOWN IN A LETTER DICTATED TO YOU A SINGLE WORD YOU DO NOT UNDERSTAND." Before the word or phrase is copied on the typewriter, find out what it means. Ask the manager if necessary. But don't put it down simply because that is what you thought he said. If it doesn't make sense to you, you may be pretty sure it won't make sense to the person who receives it.

Now, if you are a typewriter operator you are expected to put in the punctuation. You can't possibly do that unless you know what is meant in the letter. Adopt this one rule—NEVER USE A PUNCTUATION MARK UNLESS IT IS REQUIRED TO MAKE THE MEANING CLEARER.

Learn what punctuation marks are for, what they mean, just as if they were little words. A colon means "as follows" or "equivalent to," but is seldom used in business letter writing. A dash means an abrupt transition. Commas are used to keep together words which belong in a group, and to separate one group of words from another so they won't get mixed together. That is just about all the comma is for, to keep one lot of words from getting mixed with another lot, and if you have that clearly in mind you will be pretty sure to use commas all right, whether you remember the rules or not.

And I will tell you how to obey all the rules of grammar without remembering one of them—simply BE SURE YOU SAY ACCURATELY AND CLEARLY exactly what is meant. Any little confusion of thought, any doubtful little jumble of words, anything that seems incomplete, is probably an error of grammar, and the way to get rid of such errors is to think the meaning out and make it as plain as daylight to the person who is going to read the letter.

But in order to make things clear to the customer who will read the letter you must know something about that customer. Take a good look every time any customer comes into the office. When you write just try to imagine him sitting beside you, and think that you are talking to him so he will understand quite clearly all about the thing he wants to know.

If you learn to know the customer of your particular house, so you can tell him just what he wants to know, **YOU HAVE LAID THE FOUNDATION OF SALESMANSHIP**—you are started on the road toward the biggest kind of salary.

V.

STUDY THE CUSTOMER.

Dear Student:

Do you know why you are not trusted to answer correspondence? Why you are merely a machine for putting on paper what somebody else says?

You think you can express yourself as well as anybody else, and very likely you can. But that isn't the point. **YOU MUST KNOW WHAT TO SAY TO MAKE THE CUSTOMER FEEL SATISFIED.** Some one of them writes in and asks if he can have 60 days on his bill of goods, and you say, "You will find our terms on page 2 of our catalogue." Or he asks if you have a certain brand of prepared food, and you say "On pages 16 and 17 of our catalogue you will find all the brands of food which we carry." Now suppose you say in answer to the first question, "Our terms are strictly 30 days net, and we have made it a rule not to make any exceptions. If we should make an exception in your case there would be a hundred others asking the same favor, and it wouldn't be fair to grant your request and not theirs. As far as you are concerned we should be only too glad to accommodate you in any way possible, but under the circumstances we don't think it would be fair to others to do it." In answer to the second question, it would be simpler to say, "No, we don't carry that particular brand; but on pages 16 and 17 of our catalogue you will find six other brands described and priced, and we sincerely hope you can make a selection from these."

In the one case you vaguely tell what he wants to know, or don't really tell him at all; and in the second place you hit the precise spot and he is satisfied even when you refuse his request or fail to supply what he wants. Customers like reasons, they like exact explanations, and if you would only take pains to find out just what they want to know and tell them that and nothing else, you would be at least a good correspondent to answer inquiries if not to write sales letters.

It isn't "hot air" that makes a good letter writer, it is not a free flow of words and a mess of smooth talk. **IT IS** telling the customer **JUST WHAT HE WANTS TO KNOW.** Too often the correspondent doesn't know just what the answer to the question is, so he makes a bluff at it and lets it go. The art of thinking things out so that you know you know all about it is the real secret of success as a correspondent.

Tell me, will you resolve right now to go systematically about forming the habit of thinking things out clearly before you attempt to do them? Will you say to yourself, "No, I will not rush into this till I know what I am doing"?

If you can tell a customer exactly what he wants to know, in an intelligent way, you can get along without fluency of language so it will make you wonder at yourself.

VI

FORM PARAGRAPHS.

Dear Student:

This lesson is especially intended for stenographers, but any other person can use the suggestions just as well—a bookkeeper, for instance, who is situated so as to be able to get extra carbon copies of letters dictated by the manager.

In the course of a week or a month you will find the same points coming up over and over. Some letters are special, and perhaps all letters have something special in them; but in one paragraph or another you will find these same points coming up over and over. Mark the carbon copy, and put together all the letters that refer to the same point. It will not take you more than fifteen minutes. Incidentally you may see a mistake here, a wrong comma there, a word misused, and with your pencil you will correct just that. This is awkwardly expressed, or that doesn't sound smooth. Make it right. Don't make a big job of it at one time. Perhaps you can do it on the car as you go home at night. It is your daily lesson. If any point suggests doubt, try to find out about it the next day by asking some one who knows.

Now take all the different paragraphs that relate to a given point. If these have been dictated from day to day you will find that some are much better than others. Sometimes the dictator covers this phase of the matter, and sometimes he doesn't. Sometimes he seems to hit it off happily, and then again he is vague and imperfect. What you are to do is to pick out his best paragraph, or make a paragraph by fitting together two or three, so you will have one paragraph covering the point in the best possible style, or a series of paragraphs.

When you get all this material together very likely you will see how you can improve on your boss. Don't be too sure about that. He knows his business or he wouldn't be a boss. He knows more than you do about the essentials of the business, or he wouldn't be paying you your salary. But IN LITTLE THINGS you may know more than he does, and if you give time and study to the matter you ought to be able to make some improvements.

For example, he may have a stereotyped way of opening and closing letters. Instead of "Your esteemed favor received and contents noted," begin letters at once with what you wish to say. Probably to open them in this way satisfactorily will require some practice. Then take up the closing forms of letters and practice on those **IN THE ACTUAL LETTERS BEFORE YOU**. Then rewrite some entire letters, making a good opening and a good close, and using in the body some of the paragraphs you have carefully perfected out of the carbon copies of the letters of your boss. A little systematic work along this line every evening, on some real business letters, will do more to educate you to be a correspondent than anything else I know.

VII

FIRST STEPS IN ACTUAL LETTER WRITING.

Dear Student:

As soon as you feel you are pretty well prepared to answer letters, at least a few simple ones, try to get a chance to look over the pile of letters on your employer's desk. If he is accustomed to open the letters himself as they come in, just say, "Why don't you let me rip open the envelopes and smooth out the letters for you? It will save you a lot of time."

But if you can't do that, notice the letters as they are dictated, and when you get an easy one, just remark, "I think I could answer a letter like that without dictating if you would give me a chance. When you come to another easy one, won't you give me a chance to try to answer it?"

If you can see the pile of letters before they go to the dictator, just lay out such as you can answer and say to the dictator, "I have laid out a few letters I think I can answer without dictation, and I wish you would let me try." You'll probably get the chance. Don't be in a hurry. Wait for your opportunity. It is sure to come sooner or later if you are ready for it.

When you have a paragraph carefully worked out in the words of the boss, you should always use that. But each letter may need something special, or a little change to make the paragraph just fit. Make just as few changes as possible, but always **BE SURE THE LETTER BEFORE YOU IS FULLY ANSWERED**, that the customer is told exactly what he wants to know, so that he will feel satisfied.

When a letter is not right, **NEVER LET IT GO**. It is far better to say frankly you have been unable to answer that letter and give it back to the dictator. The habit of letting something not quite right go by because you haven't time just then to do any better and you hope it may

pass muster or won't be noticed, is about the worst one I can imagine. You'll never learn to be a good letter writer if you do that. **MAKING EVERY LETTER JUST RIGHT** is the one sure way of getting to the top.

A bookkeeper can follow out this plan just as well as a stenographer. The stenographer who handles the work can be asked to make an extra carbon and will usually do it without saying anything about it. Often the bookkeeper has a better chance to see the original letters as they are received before they are answered at all. Any clerk who is anywhere near the letters, or has anything to do with them, can almost always get his or her chance by a little patient tact. But there is no use jumping in and trying to answer letters before you are ready to do so. Getting the carbon copies and studying them for some weeks before any attempt is made actually to answer letters is the indispensable method of beginning.

VIII

SALESMANSHIP IN LETTER WRITING.

Dear Student:

If you get so you can tell a customer just what he wants to know, just what he asks about, fully and accurately, and by taking plenty of time at home you are able to state the facts smoothly, simply, and clearly, you have a pretty good start. **TAKING PLENTY OF TIME TO DO IN THE BEST POSSIBLE WAY ANYTHING YOU ATTEMPT TO DO** is the main thing. Hurry is the greatest enemy of good correspondence the world has ever known. If you get a collection of paragraphs carefully worked up which cover the things that are mere repetitions, gradually you will build up a system that will enable you to answer any number of letters without any hurry whatever.

But now you come to the next step—putting salesmanship into your letters. How can you get an indifferent customer interested?

This customer is either unaware that he needs or wants anything like what your house has to sell and you must excite his desire by picturing vividly what good the thing will do him, or he is using some competitive article which satisfies him and he doesn't want to bother with your article. The latter case is the commoner one, and the one you always should study first.

You probably give the stock arguments. "We have the best article on the market." But that's what they all say. The maker of the article the customer already is using says his is "the best." Since they are all "best," one "best" is as good as another.

What the customer wants to know is how your goods are different from what the other fellows have. It may be only a small point, but if

there is a difference, he will pay attention to it. He also pays attention to what some outside party says who has become enthusiastic. You say the article is the "best" and he doesn't believe you. An outsider may say the same thing and it seems very different. But usually the outsider doesn't put it in exactly that way. He gives some special reason why he likes it.

You in the office will find it very difficult to know what the competitors are saying and doing. But it will pay you to find out and there are two ways in which you can do that. You can ask a salesman connected with the house, or the manager, and very likely he will explain to you just what competition the house has to meet, who the competitors are, and what the facts are as to the merits of their goods. Another way is to get a list of the names and addresses of the principal competitors, and then write to them from your home address making inquiry as if you were going to buy, and getting their catalogues, circulars, etc. By reading these you can find out to some extent what their strong arguments are and how they compare with those used by your house.

IX

PUTTING SALES ARGUMENTS INTO LETTERS.

Dear Student:

From the last lesson you will see that in order to put selling arguments into letters you must know something about the business from the point of view of the business manager. When you go into a new office you naturally know nothing about the business, nor how it is that orders are obtained; but before you have been there many months you ought to begin to observe what the sales arguments are which pull in orders.

Here is a good chance for a new set of form paragraphs—the paragraphs giving the standard sales arguments depended on by the house to get business. You will find these in the letters of the manager, no doubt, and from a collection of carbon copies of his letters, together with the little study of the competition I have spoken of in the last letter, you will be able to work out a set of sales paragraphs for yourself.

Remember that the first strong sales argument is a clear, enthusiastic explanation of what your house has that nobody else on earth can offer—the thing that is different from what anybody else has.

Then the second lies in the enthusiastic things a pleased customer says. When a man gets enthusiastic over a thing and speaks about it, he generally uses language that is quite different from what you would use; there is something spontaneous about it, something convincing about it.

Enthusiastic letters like this are coming in to every business office where a really successful business is done. They usually get put in the files, and there they are buried forever.

One of the things you as an office assistant ought to do is to keep your eye peeled for any enthusiastic remark of that kind, and when you get such a remark, just copy off on the typewriter the sentence or paragraph that is general and can be quoted nicely. Leave out everything that wouldn't interest another customer. Get only the part that really says something fresh and stimulating.

Perhaps your firm objects to quoting what customers say, as some people do not like to have their letters used as testimonials. In that case, still use the quotation but without the name and address. Say, "A big Western manufacturer wrote us only the other day," or something like that. If advisable, tell as well as you can what kind of customer it was that made the remark, for the more important the customer the more weight the testimonial has. **IT IS UP TO YOU ABOVE ALL OTHERS TO CAPTURE THOSE ARGUMENTS ON THE WING AND SAVE THEM.**

X

EMPHASIS IN BUSINESS WRITING.

Dear Student:

There is a very important technical point in connection with business writing as contrasted with business talking which every person in the business world ought clearly to understand, yet which almost no one does understand. That is emphasis. In talking we emphasize adjectives, saying "This is **VERY** good," It is the **BEST** on the market," etc. In business writing emphasis must serve quite a different object. When you have buttonholed a man he has to listen to what you have to say, but letters, circulars, and advertisements are always read more or less hastily. The **IMPORTANT FACTS** should therefore stand out so that they will be caught by the person who only glances. In an advertisement the important facts are, or should be, put into headlines, in large strong type. Every headline ought to make an important **FACT** stand right out on the page, not some meaningless phrase or catchword, for the fact will be appreciated by itself, even by those who give the most casual glance, and the mere word or phrase will not be understood unless the whole is read.

In a circular the blackletter headlines over the successive sections or paragraphs should give a series of facts which taken by themselves will tell the whole story and especially the **IMPORTANT FACTS** that ought to stand out. The headlines read alone, by a person glancing over them, ought to make complete sense even if the text is not read.

In letter writing the important facts should be emphasized by underscoring, by capital letters, or by being put in very short paragraphs by themselves. Never underscore a mere word that taken by itself will make no sense; never capitalize a word or phrase that is merely a link in the argument; never put into a separate paragraph a sentence or a part of a sentence that does not state some solid fact (displaying thus what are thought to be clever phrases is the bane of young writers).

In *How to Do Business by Letter* you will find an excellent use of capitals and line display in letter No. 109, page 126, and in letter No. 117, page 137. The paragraph display is well shown in letter No. 96, page 108, and in letter No. 107, page 125.

In a letter a short paragraph is a particularly good means of emphasizing, and paragraphs may be made of phrases and parts of sentences as well as whole sentences.

Young writers often fail to emphasize at all, merely stating facts in ordinary language, in ordinary paragraphs, ignorant of the fact that **UNLESS A POINT IS DRIVEN HOME HARD** it probably will not be appreciated.

XI

HOW TO GET ORDERS IN ANY BUSINESS.

Dear Student:

A "pulling" letter is a talk on paper to get an order.

It must be short enough to be read.

It must be long enough to convince.

First of all, you must know just what will hit the customer in the eye—what facts will strike home to his heart. This you can find out only by experiment—by talking to customers, by writing to customers along this line and along that line, till you find out what they want. Just keep hammering away until you know what the points are that make a customer give up an order.

Work and work to find the phrases that will make the heart tingle. When I discovered the phrase "How to Write Letters that Pull" I had put \$5,000 in my pocket. The Lehigh Valley Railroad paid \$1,000 in cash for the name "Black Diamond Express" for their through train to New York. The word "Uneda" as applied to biscuit put the National Biscuit Company on Easy street.

In my System of Analysis you will read what the logical arrangement of a sales letter should be. Unless you follow that order you are sure to get off the road and find yourself upset in the ditch.

Then there are two other considerations, (1) you must get your letter read, which usually demands a short letter, and (2) you must

produce conviction that will result in an order, and that means a long letter. How are you going to put a long letter into a short one? The short letter may be read by many, but none will buy. The few who read the long letter may buy, but not enough will read it. The solution is not writing short letters, but getting long letters read—that is, letters that are long enough, but never longer than just enough.

The secret is the emphasis indicated in the preceding lesson. Begin with a phrase or sentence that is sure to get the interest of the reader because it refers to something he already knows or has been thinking about. No man will ever bite at an idea that is new to him. It takes time for new ideas to sink in. But if you can find an idea he has already thought out himself to the point where he wants something, you catch him on his weak side.

If starting with that point you follow the logical plan already stated, **MAKING ONE FACT UNDER EACH HEAD STAND OUT STRONG** by some one of the three different kinds of emphasis, so that the eye of the hurried reader will get those emphasized points as he glances down the page, you have secured the whole effect of the shortest possible letter, and still can go on and write a long one such as may be needed to close the order.

XII

LEARNING TO WRITE DIFFERENT KINDS OF LETTERS.

Dear Student :

It is a curious fact that most letter writers fall into a habit of writing all their letters about so long. One person is just as brief as he possibly can be. Seldom does he write a letter more than ten lines long. Another never writes a letter under thirty lines. A few manage all too often to fill up one page solid and slop over on to a second.

The real art of letter writing lies in knowing what kind of letter each case demands. Will a two-line letter satisfy the person who receives it? For heaven's sake, do not write more than two lines. But if a two-page letter is wanted by the person you write to, it is your business to be patient enough to write the two pages so he will know all he wants to know, or ought to know.

If you have the bad habit of being wordy, just break it. If you have the bad habit of being snappy, vague, and too brief, **BREAK IT**. In all letters, short paragraphs and short sentences are a good thing. They are "business English." A page letter with only one paragraph and two or three sentences is an atrocity. Yet making every sentence a paragraph is ridiculous. Some very short paragraphs, and some fairly long make the best combination, usually.

When you know you have a possible customer's attention and interest, it is foolish to use the devices of brevity or emphasis which are intended merely to get that interest. Where they might please the man who had not thought about the subject before, and lead him into an interest, they would only annoy the man who had an interest and wanted something more detailed. If a man is paying no attention you "holler" at him; if he is listening he likes to have your voice just as low and soft as possible. Capital letters and underscores are typographical screams; and while in a turbulent uproar you must scream if you want attention, nothing is more repulsive than the habit of talking loud or writing loud all the time.

Learn to modulate your voice, learn to modulate your style, just so you reach the spot but no more.

Often in school boys talk in a big harsh voice, and girls talk in a low, timid voice. So in letter writing, boys are likely to be coarse and a little rough, and girls altogether too quiet. Girls answer inquiries nicely if they think far enough to cover all the points; and boys or men write the best sales letters, in which artful screaming is demanded. But why shouldn't each learn both arts, and learn to talk and write in loud voices or low voices as occasion demands? It is merely a matter of training.

XIII

CULTIVATING BUSINESS IMAGINATION.

Dear Student:

You will never become a good business letter writer unless you can actually see the person to whom you write, sitting by your desk, so that you write as you would talk face to face.

I have spoken a great deal about knowing the customer. Nothing will help so much as the habit of visualizing him, so that you really do see him (with your eyes shut if not with them open), so that you feel his presence.

There is no doubt that most young people like you lack this faculty of imagination. There is also no doubt that you can cultivate it if you will make a systematic effort.

In the schools imagination is supposed to be figuring out all about something you don't actually know anything about. I call that guessing. If there is anything that is condemnable in business, it is the habit of guessing. **IN BUSINESS YOU MUST KNOW WHAT YOU ARE DOING** or you are a failure. Absolute knowledge is needed nowhere else so much as it is in business, and especially in writing letters, advertisements, etc. The reason why so much matter sent out fails is that it is based on guesswork and not on knowledge.

The business imagination I speak of is just the opposite of the habit of guessing. It is learning to know your man so well that you can actually see him, even when he isn't there. But you will probably see better with your eyes closed than with them open. The person with a good imagination sees all right with his eyes shut.

When you begin to get this imagination developed, you will begin to write letters as if you were talking to a man in a confidential tone. You get personal. You speak to him as "you" and refer to yourself as "I" or "we." You begin to feel that confidential talky tone. You do not put a lot of "scenery" into them, because if you can see your man you know he doesn't care for that. You give him what he wants, not what you figure out theoretically is a good line of letter talk for him.

There is a great deal in being able to put a helpful personal tone into a letter. You can't do it unless you would naturally be helpful to the real person. Girls, especially, like to be coldly impersonal in their business letters; but that is a mistake, and once they set out to be personal they sometimes go to extremes and become offensively familiar.

XIV

ENTHUSIASM—GREATEST OF ALL SALESMEN.

Dear Student:

Cultivating the imagination is the first step toward cultivating the greatest of all letter writing qualities, enthusiasm; because no one can be enthusiastic toward some one he never saw and can't even imagine. But when he sees the man, likes him, and knows exactly what he ought to do, there is a fair chance that enthusiasm will grow till it amounts to something.

The ordinary letter writer, especially the employee, deals with customers on the basis of a machine—he hands out the facts and leaves them to be taken or not taken as the customer is inclined. But the ordinary man doesn't know what he wants. He half likes this, he half likes that, but he hasn't the money to buy them all. Which does he buy? Why, the one about which somebody makes him enthusiastic.

I believe there is a great deal more in working the customer up to buy something in your line than to buy your particular product. If you are the person to get him into the buying mood, you are pretty sure to have his trade.

Getting a man up to the buying point is a very personal sort of undertaking. You've got to talk to him like a Dutch uncle. You must make him feel what he is losing, you must fire his imagination for what he might have, you must count all his profits for him penny by penny, you must tell him glowing stories of what others have done.

If you are a cold-blooded sort of a person yourself, it will not be easy to write enthusiastic letters. Yet many and many a person can write an enthusiastic letter who wouldn't have the courage to make an enthusiastic talk. And enthusiasm can certainly be cultivated just like imagination.

To be enthusiastic in a letter, you must work yourself up to feeling enthusiastic within your own heart. You must select something you really believe in. You must borrow the words of enthusiasm of others who have used the goods and made a success with them. Talk with the outside salesmen who are getting good business, talk with concerns that use the goods and try to find out why they like them. Go systematically about collecting the enthusiasm of every one who has anything to do with these goods, and then squeeze it and make it boil within yourself till you feel as if you could turn the world upside down. When you get into that mood, just let yourself go in your letters.

XV

HANDLING DIFFERENT BUSINESSES.

Dear Student:

I have outlined to you the general principles of writing pulling letters which will really get business. I now want to give you some special suggestions as to special kinds of business.

Every business is different from every other business; but certain things are always the same. You must appeal to human nature and that is pretty much the same in all businesses. If you learn to handle human nature in one business so you can make a success of it, you can be pretty sure to handle it successfully in any business. Of course there are several classes of customers; but in my book on advertising I have pretty fully illustrated the ways of appealing to these different classes, such as dealers, retail customers, women. These differences in customers I wish to emphasize in this and the next few personal letters I shall send you. You should have clearly in mind the best methods of appealing to these large general classes, so the differences will be very clear in your mind.

These great classes are (1) retail customers, (2) dealers, and (3) specialty buyers.

Retail customers are nearly always local, so they can go to the store and see what they are going to buy. All letters and advertisements for this class should be aimed at MAKING THEM COME, and always they should be told, "Come to the store! Come to the store!" It helps a great deal to have something that excites curiosity—a sensational bargain, some spectacle such as a great painting, a model of a steamship,

a copy of the gown the Czarina of Russia wore, or what not. If your letters or advertising get them to come to the store, your responsibility ceases and the retail clerks are expected to sell them. Customers will often buy a great many things not advertised at all, simply because when they are once in the store and see something they want, they will buy it. So it pays to advertise bargains on which there is no profit at all, just to get the customers to come in, depending on them to buy enough regular goods on which there is a profit to make it pay.

Dealers, who are sought by wholesalers and manufacturers, are entirely different. They seldom or never come to you; but you must go to them. Everything must be very short, very sharp, and very clear.

The specialty buyer—who buys a set of books, or takes a course in a school, or buys some land, or some stock or bonds—usually has to be picked out by some kind of magazine or newspaper advertising, and once these names are obtained as prospects they must be followed up by agents' letters and circulars.

XVI

HOW TO HANDLE DEALERS.

Dear Student:

The average wholesaler or manufacturer gets out a big general catalogue showing pictures of his goods and prices, with such technical description as the dealer needs to know. He sends that out once or twice a year, and gets his orders from personal calls. As his circulars and letters don't get many orders, he depends on them very little. Here is a place where the fine art of writing letters that pull comes in, and the person who learns that art and begins to develop orders from letters sent out from the office is sure to be appreciated, for it usually happens that if you find out how to get orders by letter, you get them at far less cost. You depend on getting one good order from a hundred letters where the traveling man expects to get one good order from two or three calls—that is, you have to send out letters by the thousand to start up inquiries; but conscious art applied to answering the inquiries that come in day by day will undoubtedly close up a much larger proportion of business from those letters. So the first thing to do is to answer the current inquiries with something like salesmanship so as to get more orders from them. If you learn how to do that you have the basis for starting some work on circular letters sent out by the thousand.

Now in handling correspondence in a wholesale or manufacturing business, the first difficulty you have to face is that a long line is being sold with hundreds of items, and you can't talk about all of those items at one time.

As in retail advertising you pick out certain bargains to attract customers, so in a wholesale line you have to put all your salesmanship upon single specialties, depending on the fact that if a dealer will buy the specialty, he will probably become interested in the line even though you say nothing about it. You kill the force of your talk just the moment you begin to harp on generalities instead of special things. Those things may be very slight and comparatively unimportant, but they should be something others do not have in just the form you offer.

The only difference between letters sent out to educate dealers on the talking points of your business and those sent out to get actual mail orders, is that in mail order letters you ask for specific orders, and ask hard, if possible offering some slight premium to a new dealer to send a certain trial order within a week or ten days. Letters to new dealers should be very sharp and strong; while letters to old customers should be long enough to explain fully what you have. Both kinds of letters should be accompanied by a circular which tells your sales story fully in all details, so that the man who has become interested by the letter will have the circular at hand to tell him all about your offering.

XVII

MAIL ORDER OR SPECIALTY ADVERTISING.

Dear Student:

The third kind of advertising applies to selling some one thing, like a set of books, or a course in a school, or a town lot, or a farm, where you first get an inquiry from some one who is interested, and then follow up to close an order.

The first step is to get the inquiries. This may be done by a small advertisement in a magazine, if inquiries are desired from all over the country, or by distributing a circular from house to house if local inquiries are wanted, as for buying a city lot. The classified columns of newspapers may also be used; but usually the circulars delivered from office to office or house to house will get more results.

Once you get the names, the principal thing is to make everything clear, and convince by offering proof. Good circular matter, that is full and explicit, is very necessary to close orders; and proof of some kind is almost equally necessary. Then there must be an easy method of ordering—an order card ready to be signed.

There is first of all a catalogue or circular with a long form letter sent out to all inquiries, and usually from five to ten follow-up letters. If you want to prove your ability, perhaps the first thing to do is to watch the returns from the different follow-up letters. It will usually be found that certain letters in any series bring few if any returns—

in fact, are just as well dropped out of the series, but have been kept in because no one looked into the matter closely enough to see the fact that they did not pull.

The next thing to do is to take up the inquiries individually and ask some straight personal questions of the prospect which will make him tell you something of his situation and views. The way to sell anybody is to find out what his ideas are, and then show him how your product fits into those ideas of his. This clear, full, honest explanation, with a good touch of enthusiasm, will sell many, many high-priced sets of books, or school courses, or farms, or whatever it may be. And it is the best possible education toward preparing some form letters which will be winners.

This is the most difficult kind of mail order salesmanship, a kind in which you must be quite an expert to get any results at all worth mentioning. But it offers a splendid training for all other kinds of advertising of whatever nature, and also for personal salesmanship.

XVIII

HANDLING GENERAL CORRESPONDENCE.

Dear Student:

I want to talk to you a little in this letter upon the subject of the importance of understanding office salesmanship in order to handle all other kinds of correspondence.

Office salesmanship requires a much more careful knowledge of your customers than anything else I know, and if you go into the selling end a little you will find out so many things about your customers that you will understand far better how to collect backward accounts for example, how to adjust claims, how to answer inquiries, how to give directions to salesmen, etc., etc.

A bad account may not be paid because the customer does not have the money, or it may be because he is sore at the firm on account of the way he has been handled in a sale. Now if you know how he was sold, you can follow the process along till you find out what is the matter with him, and your problem is to start in and re-sell him so as to straighten out his mental knot. The same reasoning applies to an adjustment. Also it applies to a simple, clear explanation; for every man knows certain things, and other things he wants to know, and unless you study as a salesman must study, you never have a clear idea of what the customer knows and what he does not know, and without that knowledge you cannot explain to him so he will clearly understand it. A clear explanation is one of the most important things in advertising, and it is the one fundamental requirement in railroad cor-

respondence, for example. The superior must explain an order (when he writes a bulletin) so more or less ignorant brakemen or firemen or laborers will understand it at a glance and do correctly the thing that is wanted. Only the trained office salesman usually has had much training on this extremely clear and well emphasized stating of facts.

The great difficulty in correspondence in general is that you do not know the attitude of mind of the person you write to, you do not know what he knows, what train of thought he is following, and therefore what you should say to touch him in exactly the right spot.

Salesmanship is a study of the customer and also a study of ways to make him respond. It offers a regular system for studying the customer and the practical effect of words upon him, and there is no other system in existence which has been developed anywhere nearly as fully for studying the customer and the effect of words with reference to these other phases of business correspondence.

XIX

SELLING YOUR OWN SERVICES.

Dear Student:

The principles of office salesmanship apply equally well to many special forms of business which do not seem to involve selling anything, as for example a doctor's profession, the business of a commission merchant whose desire is not to sell but to get consignments that he may sell, etc.

As a matter of fact, both the doctor and the commission merchant really have for sale, not merchandise of course, but services. The doctor is hampered by the code of medical ethics, so called, which prohibits direct advertising; but for all that he will never have any business unless he goes systematically about getting it through some form of publicity, and he needs an even more complete knowledge of the principles of salesmanship so that he may build up his business without trampling on the code. And the income of the commission merchant depends precisely on getting people to let him have their products to sell at the established market price. These things they get according to their ability to show the effectiveness of their services.

The principles of office salesmanship are applicable directly to the work of finding a job.

Just try to analyze yourself, supposing you want a job. What qualities have you that others in your field do not have? Suppose you are a stenographer and a bookkeeper and have taken this course in office salesmanship. As against a mere stenographer, you have two immediately apparent advantages, you know bookkeeping and office

salesmanship. But suppose the other person, your competitor, whoever he or she may be, has the same points to claim. Go carefully over your ability in each of these three lines. As a stenographer, can you spell particularly well? Are you neater in handling the typewriter? Are you more speedy? Have you more independence and initiative? You can ask similar questions in regard to each of your other branches.

Having found out what you have that others do not have, you look around to see how you can prove your claims. You get testimonials. You go to your friends and ask them what they think of your ability on this point, or on that, whatever you want to prove. You don't just ask them for a testimonial; you set out to collect proof upon just the points you wish to demonstrate.

Finally you try to impress your personality by making the prospective employer feel like wanting you. It is usually the clever salesman who gets the best jobs most quickly.

XX

A FINAL WORD.

Dear Student:

We have now come to the final lesson in this course, and I sincerely hope it has been of real value to you; but it may be of interest if I try to tell you just how I have attempted to teach you, and what you may suppose has been the result.

A very few are exceedingly industrious, and those have no doubt prepared all the lessons assigned. In doing so they have got the advantage of personal practice which otherwise they have missed. It is not too late to begin right now to do the work and get automatically the good that will result.

But the majority work hard all day, come home at night tired out, and lack the direct stimulus to do formal lesson work such as they were compelled to do in school. There is a wide difference between being driven in a school, and working for your own education.

But this course has been a complete success for many who have never prepared any lessons at all. Unlike most residence schools, this personal-appeal method works on the principle of drawing out, not of compelling. I have been trying to plant live germs of ideas week by week all over your mind. Those little seeds need only the warm sun of favorable conditions to grow and bear fruit. Possibly conditions have not been favorable, and those seeds still lie dormant. But they are not dead, though apparently forgotten. Just the minute you get a job where salesmanship is required, you will find it like a shower of warm rain and a flood of sunshine on the sown field of your mind,

and the germs of ideas I have been planting from week to week will grow and flourish marvelously. I have proved that over and over again. My most successful students have often taken but two or three personal lessons.

Personally, I believe that all education would be a hundred times more effective if it were planned on the principle of drawing out through the stimulus of interest. Everything a child learns in an ordinary school in a year could be taught just as well in three months if this stimulating method were used instead of the slave-driving method. We remember what interests us, but persistently forget what we learn as a duty or under compulsion. Five lessons have completely transformed the letter style of many a business man, where a course of one hundred lessons in a school has failed to show any effect.

The one thing I care about for results in your case is whether you have faith in me. If you have, you have already got many times the money cost of this course.

APPENDIX D—PART 1

The Simple Foundation Principles of

Looseleaf and Card Systems

(Copyright 1909, by Sherwin Cody)

Prefatory.

It is a curious fact that no book on looseleaf or card systems is available—at least a book on the general fundamental principles; nor have I been able to discover a magazine article covering these principles. Everything in existence consists of individual studies of systems for individual businesses, and the mass of these is so enormous that the ordinary man is bewildered when he sets out to devise a system for himself.

The chief source of information on looseleaf and card systems is the sales force of the cabinet companies, which want to sell every man as high-priced an outfit as possible, whether it serves his purpose best or not.

I wanted a simple looseleaf system for a special branch of my business, and one of the leading looseleaf companies showed me the simplest outfit they had, cost \$17. The price seemed to me high for what I got, but the whole thing was so cumbersome I could not use it any way. I was able to buy a leather-covered looseleaf binder with guides for \$1.65, and in place of the 3x5½ leaves (bond paper) costing 20c a hundred, I got 3x5 slips of bond paper, had them punched at the back, total cost 50c a thousand, and was able to file these in my card drawers when they were taken out of the looseleaf binder as dead.

This pamphlet is accompanied by a box of sample cards showing eighteen actual systems, which I have selected as types of all systems under the title of "Compendium of All Card Systems," and in the following pages I shall briefly state the leading principles, which every man should have clearly in mind in installing any looseleaf or card system if he wishes to get MAXIMUM EFFICIENCY AND ECONOMY of operation, and at the same time I show the reader how and where to get his systems at a minimum of cost.

The card forms are also reproduced herewith, and will be found to have form numbers corresponding to the numbers of the successive sections in this appendix.

SHERWIN CODY.

1. Mailing Lists.

It was thought for a time that mailing lists were best written out on cards, and different-colored cards were used to distinguish different classes of names that might be in the same list. Experience has shown that a looseleaf book of ordinary letter size, thirty lines to the page besides heading, two lines for each address, is the best for several reasons:

1. It economizes space and weight. A large list on cards takes considerable room, and is cumbersome to carry about. This is particularly so when the list has to be shipped out of town.

2. It costs less to write a list on sheets than on cards.

3. It costs less to address a list from sheets, since there are fifteen addresses on each page, all of which can be addressed before the leaf is turned.

But there is a still more important reason. At the right-hand side are to be found narrow columns for classifications of the names. There are three columns for ratings. There are various columns for different kinds of business. The classification must be made by each man for his own particular needs, with the view that his circularizing will be far more effective if he address a definite class, with a definite talk direct to that class, instead of sending a general talk to a general list. For example, in the furniture business, one line of talk applies to cities, another to small towns; one to dealers rated high, another to dealers rated low, still another to dealers with medium ratings. And so on. Each man must study that out for himself.

4. If a check mark is placed in the proper column opposite the name, the classification will cost little or nothing in the making of the list, while any one class can be picked out and addressed by itself with practically as great speed as if the other names were not in the list at all. The addresser fixes his eye on a certain column and looks only for the checkmark, catching it almost at a glance, and never so much as looking at the other names. Thus one large list may contain six or seven lists, the large lists cost much less to make, the inconvenience of having many lists is avoided, and yet each separate division of the large list can be handled just as conveniently as if it were a list by itself.

5. Only two address lines are required even when street addresses in cities are to be added, for in that case the name of the city is written at the top of the sheet, since there will always be a large number of addresses from a single city. Street addresses are usually inserted in cities of 100,000 and over. If this is not done, the postoffice is likely to refuse to deliver third-class mail. No trouble is likely to be ex-

STATE		CITY						FORM 1. Rating-over		
		Pop.	D. P.	Ptg.	Dept.	Gro.	Misc.	0	5	20
NAME										
ADDRESS										
1										
NAME										
ADDRESS										
2										
NAME										
ADDRESS										
3										
NAME										
ADDRESS										
4										
NAME										
ADDRESS										
5										
NAME										
ADDRESS										
6										
NAME										
ADDRESS										
7										
NAME										
ADDRESS										
8										
NAME										
ADDRESS										
9										
NAME										
ADDRESS										
10										
NAME										
ADDRESS										
11										
NAME										
ADDRESS										
12										
NAME										
ADDRESS										
13										
NAME										
ADDRESS										
14										
NAME										
ADDRESS										
15										

3. Guides for Follow-Up.

If cards like No. 2 are used, the cards may be arranged with a regular alphabetical index, and the dates for follow-up letters indicated by clips at the top. If there are many cards, this is the best way, for any card can be found instantly when a reply or order comes in.

A good way, however, is to allow prospects to accumulate for one or two weeks, when the same letter is sent to a bunch called "1st Follow-up." This can be written on blank guide cards. When this letter is written the cards are simply moved forward to the next space labeled "2nd Follow-up," and so on. This saves making entries on the cards. Each bunch of cards can be arranged in alphabetical order, but if a reply comes in it will be necessary to look in several different places to find the card if the clerk cannot remember in which bunch the name is to be found. This system is useful chiefly when the clerk is able to remember practically all the cards, so he knows in what bunch to look, or more especially when the follow-up is purely educational and no replies are expected.

The ordinary alphabetical guides can be bought in the market at small expense, but if special guides are required, blanks can be bought and the index name written in the projecting space at the top. The Sample File shows special guides simply cut away on an ordinary paper cutter by the printer who prints them. The long guides running across the box are square-cut cards with the upper corners rounded on a regular round-cornering machine. The special dies which leave tabs at the top are expensive, and as the regular card index people have practically a monopoly of this die-cutting machinery, the ordinary printer finds it hard to get up guides except by using one of the systems indicated.

Form 2 has the days of the months printed across the top and a good way of indicating the day on which a follow-up letter should be sent is to place a steel signal over the date. The relative position of this can be guessed within a day or two from a mere glance at the file. The clip comes in five colors.

Another good way is to use a file of months and days of the month. If the signal does not answer sufficiently for the days, number guides from 1 to 31 can be used.

4. Customers—Looseleaf and Card Ledgers.

On a cash-in-advance mail order proposition, if an order is received with cash and that is the end of it, the prospect card is simply transferred to a permanent file of customers, with alphabetical guides.

Only a cashbook is required, and that is best as a bound book.

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

State Ind. Town Forest Hill

Name Globe Department Store

Rating G2 Address c/o Mr. Caswell

Prospect for

Underwear line

Source Letter 129

Printed matter	1 11 12	2 21 22	3 31 33	4 no	5	6	7	8			
----------------	------------	------------	------------	------	---	---	---	---	--	--	--

Form letters	1	2	3	4						
--------------	---	---	---	---	--	--	--	--	--	--

Remarks	Ask Mr. Johnson to call next trip.
---------	------------------------------------

Form 2

Copyright, 1909, by Sherwin Cody

Name	No.
------	-----

Address	Disc.
---------	-------

Rating	Limit	Notes	Disc. bills
--------	-------	-------	-------------

Bus. last year-No. orders

Total \$

Date	Item	Charges	✓	Credits	Balance
------	------	---------	---	---------	---------

Form 4

Copyright, 1909, by Sherwin Cody

No convenience is served by using a looseleaf or card system for a cash account.

In a credit business, where the customers are expected to be permanent and continuous, the list of customers is best kept in connection with the ledger, which should be on cards or in a looseleaf book.

A suitable size for the ledger cards should be selected, according to the entries to be made, the number of entries, etc., etc. Ledger cards 5x5 are seldom used except when accounts are not at all active. The size 5x8, on end, both sides of the card used (turned end for end), is standard and usual.

As it may be desirable to circularize customers from time to time from the ledger list, while there is objection to letting the ledger itself go out of the hands of the bookkeeper, it is desirable to have the prospect card or any simple address card dropped in behind the ledger card. If an account is closed and the bookkeeper desires to have a form letter sent to the customer to stir him up, he simply places a small steel clip on the top of the ledger card, and a boy goes over the list and takes out the address cards, placing them in a small card tray for the purpose, and they are addressed, then redistributed behind the ledger cards. This is easier than writing off the names on a sheet of paper each time.

The ledger card should show on its face a full history of the customer, including his rating, credit, limit of credit, past history, etc. This information is often kept in a separate place, and a great deal of time is spent in looking up, often five minutes to a half hour, whereas if it were on the ledger card as shown in Form 4, a few seconds would suffice.

A liberal use of carbon copies greatly reduces the amount of work to be done in handling orders and keeping accounts. An excellent system is to have a machine register holding three rolls of paper, properly printed, with carbon paper held firmly between. When an order is received, the invoice to be sent to the customer is immediately written out in triplicate. Shipping directions are written on a perforated slip at the side or bottom. One carbon copy is sent to the shipping-room, the other is sent to the bookkeeper, and the original is held to be sent to the customer when the shipping carbon has been returned. The date is put on with a dater and the invoice mailed to the customer. The carbon copy sent back from the shipping-room is also dated and is sent to the bookkeeping department, where it is checked with the other carbon copy sent up when the order was entered, and both can be placed in the ledger card file just back of the ledger card. The total is entered on the ledger card. If anyone wants to know anything about the order in any way whatever, there is but one place to look. Absolutely everything except the original correspondence is in one place.

If it is desired that the shipping clerk do not know the prices, a piece of tin may be used to prevent the prices showing on his carbon copy.

This system requires that the ledger cards and invoice blanks be of the same size. The shipping carbon, being the final copy, may be on manila cardboard, and the thin paper first carbon sent to the bookkeeping department may be destroyed after it has served its purpose of checking; or it may be lightly pasted to the side or top of the manila shipping card, so that thin paper slips will not make trouble in the card file.

5. Bookkeeping for Mail Order Specialties.

The system just described is well adapted to a general wholesale or manufacturing business. In the case of a mail order specialty where credit is given, as in case of the sale of books, correspondence courses, medical treatments, or the like, only one item is charged to the customer, who then ceases to be a prospect for repeat business.

In my office I circularize a list of a quarter of a million business men to sell my book *How to Do Business by Letter* at \$1, cash with order, thus accumulating say 25,000 names. When the order comes in I write the address label with a carbon copy on a card or slip of manila paper. The label may have a perforated piece on the side on which the name of the book ordered is written. This is usually done on the typewriter. The carbon copy shows the title of the book in permanent form, and EXACTLY HOW THE ADDRESS APPEARS ON THE ORIGINAL PACKAGE. If the addressing clerk made a mistake in the address I can see at a glance in my office what appears on the label on the book where it lies undelivered in Cincinnati or elsewhere. This enables me to trace shipments with such success that I find that I lose less than one book out of 4,000.

These carbon copies of the address labels of orders received for a \$1 book form the list which I circularize for my \$10 course, offering credit of \$1 paid for the book and asking \$1 deposit, while \$8 additional is billed as a credit.

In writing the invoice I use a small billhead and keep a carbon copy on a 3x5 slip of bond paper perforated for a looseleaf binder. This is my ledger entry, and the only one that I have. The binder holds about 200 slips, and I have a different binder for each additional book or specialty. If the number of orders were very large, I should probably prefer to keep my 3x5 ledger slips in a card drawer, and might use a heavier card. So long as I do not have over 200 of these accounts open at one time, the looseleaf binder I find much easier to handle.

The date of each collection letter is indicated under its number.

When the account has been paid, the slip is taken out and filed



Punch for Binder



Date

Name

Address

Collection Letters - Dates

1	2	3	4	5	6	7

Form 5

Copyright, 1909, by Sherwin Cody

Subject

Month

PERIODICAL	Key		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
		Inq.																
		Or.																
		Inq.																
		Or.																
		Inq.																
		Or.																
SECOND HALF	Key		17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
		Inq.																
		Or.																
		Inq.																
		Or.																
		Inq.																
		Or.																

FORM 8

Copyright, 1909, by Sherwin Cody

in a card drawer, and forms a list which I circularize for my Complete Course at \$30, giving credit for \$5 for the \$10 course already purchased. In sending out the card course I also keep a carbon card showing the actual address label. This forms a duplicate list as well as shipping record and means of tracing shipments.

6. Simplified Instalment Bookkeeping.

When I get orders for my Complete Course on the instalment plan of \$5 down and \$5 a month for five months, and have to send out Steps, give Criticisms, and keep accounts of collection letters for each instalment, I use Form 6, *a* front, *b* back.

These cards cost printed (on postcard manila) less than 60c a thousand and I send them out with all my circulars as an order blank. On receipt of the order I use the blank spaces on the back to keep track of the business by the use solely of a common hand dater and a pen. When the first step is sent out I stamp the date in the space after "Step 1." When the answers to that lesson come in and I correct the lesson, I stamp the date after "Criticism 1," and so on. "S" stands for the special lessons on the man's particular business, and "E" for the Extras sent when the course has been paid for in full. When an instalment is received the date is stamped in a space under "Pay." The letters sent out for the collection of each instalment are indicated by small numbers written with a pen after the number of the instalment to be collected in the column "Col." or "Collections."

Thus the entire record of a complicated course is kept on a 3x5 card with the use of only a dater and writing with a pen the numbers of a few collection letters. Some people would have a big card, three or four entries, and full information about the pupil as to who his father and mother are, where he was born, how old he is, where he went to school, etc. But what are all these things to me? I never need them. On this card I have exactly what I do need—the original order and every important fact in connection with the entire transaction running over six months or a year.

The same system may easily be adapted to a piano instalment business, or the like.

It is advisable to use 3x5 cards for all inquiry blanks and order forms, as they can be filed so conveniently when received.

7. Numerical Filing for Ledger and Correspondence.

It is said that in bookkeeping, tests have shown that three-fourths of the bookkeeper's time is used in looking for the place to make his entry, while only one-fourth is used in making the entry. The numerical system of filing ledger cards and correspondence (for the two should

Date _____

Mr. Sherwin Cody

1411 Security Building, Chicago

Dear Sir: I enclose \$5 as a deposit with request that you send me the first instalments of your Complete Course in Advertising, Letter Writing, and Office Salesmanship. It is understood that if I choose to return these within ten days from date, the \$5 deposit will be returned to me promptly and in full. If I do not return them within the specified time, this approval order becomes a contract to take the entire course and pay \$5 a month for five months, or a total of \$30, 10 per cent for cash in advance, entitling me to correction of twenty lessons if returned within a year, on business of _____

Name _____

Do you wish credit
of \$5 for Cody System
cards already
purchased? _____

Address _____

Form 6a

STEPS		CRITICISM		PAY
1	12	1	11	1
2	13	2	12	2
3	14	3	13	3
4	15	4	14	4
5	16	5	15	5
6	17	6	16	COL.
7	18	7	17	1
8	19	8	18	2
9	20	9	19	3
10	S	10	20	4
11	E			5

Form 6b

always go together) in many lines of business will save one-half or more of the entire cost of bookkeeping—that is, with the numerical system, any bookkeeper will be able to do the work of two men under the old system, or more.

The numerical system is not at all adapted for some lines of business, however. In a mail order specialty business it would be worse than useless. It is particularly adapted to wholesale and miscellaneous businesses where there is a fixed and not too large number of active accounts, so that the bookkeeper can learn most of the numbers by heart and will not have to look them up in the alphabetical index. If he does not have to refer to each account often, so that he gets the customer's number fixed in mind, or the number of accounts is so large he cannot possibly remember them, the numerical system is a nuisance. It is possible to divide a large list of customers up among several bookkeepers, who will have entirely separate ledgers, with only such number as they can handle and remember. Thus one bookkeeper will have all customers whose names begin with letters up to G, another from H to M, another from N to S, and a fourth from T to Z. Each bookkeeper is known by his first letter—A, H, N, T, and this letter appears before all his numbers, but each uses the numbers from 1 up, and can remember them all in his division, though not in the other man's division.

Whenever an order comes in, the mail clerk, who must have the best memory of all, writes the customer's number on it, and throughout the house the order or correspondence is known only by that number. If he can't remember the number, he looks in the alphabetical index—Fig. 52—and finds out what the number is. If it is a new customer, the next highest unused number must be given.

Fig. 51 in the body of this book shows a model of this system. Usually the size will be 5x8 on end instead of 3x5 on side. Ordinary guide cards numbered 10, 20, etc., appear between each bunch of ten accounts, but the full number appears written in the corner of each card for permanent reference.

If the bookkeeper can carry the number in his mind so he does not have to look it up every time, he can actually see at a glance exactly where EACH account is, so he can put his hand directly on it without fumbling for even a second, as is necessary in any alphabetical indexing system that is possible. In the alphabetical system two or more accounts are sure to appear more or less often behind any guide, and these have to be examined one after the other before the right one is located. Besides, the eye cannot follow alphabetical guides with anything like the speed that it can numerical guides.

Dead accounts are promptly marked by placing a clip on the top of the card, and are removed to another card tray to be followed up in

an effort to galvanize the old customer into life. If within a certain time, say three months, the customer has not placed another order, his number is cancelled and given to a new customer. Thus the low numbers are kept working, instead of adding high ones.

The general system explained under No. 4 is continued with the numerical filing.

In this case the correspondence is all put into folders which have the same number as the ledger accounts. Everything within that folder belongs to the customer whose number it bears. This is practicable only when each customer has much correspondence. If there were only a letter or two from any one customer, the use of manila paper folders would be a superfluity.

In posting a numerical ledger, much time is saved through the fact that all invoice slips are arranged in numerical order by a low-priced boy, and the bookkeeper wastes no time in hunting around for the proper place to make his entry.

When one card is filled up, another is placed at the back of it, and the ledger is perpetual.

If different colored ink is used each month for four or five successive months, errors in drawing off trial balances will be avoided through putting in an old account by mistake, for all accounts of preceding months will instantly appear as written in an ink of different color.

Retail Accounting.

For a retail store the increasingly popular system starts with small pads of order forms in duplicate for each individual clerk, which can be bought for a couple of cents each all ready for use. The carbon copy is given the customer with the goods, the original (kept because it is more likely to be perfectly plain) is sent to the bookkeeper. A circle is put around "Cash," "Charge" or "C. O. D." Charges are written off on a long billhead kept in a looseleaf binder, each item written with price in small figures after it, the total carried to the right-hand columns. This posting is done day by day, and at the end of the week the bill is footed and mailed to the customer, only the total being carried forward. The original order slips are kept as the only permanent record. Cash items and paid bills are entered in a bound cashbook. If billing is done on the typewriter a carbon copy can easily be kept, though it is very seldom needed. Carbons of pen writing are not worth bothering with.

8. Checking Advertising Inquiries Received by Mail.

The most convenient system for checking mail order or magazine advertising of almost any kind is by use of a card like Form 8, on which

the days of the month are printed, with a space for inquiries and another for orders. A fresh card is used each month. If desired, a card with tab showing the month already printed may be used, though the form on which the month is written in the space provided is probably just as convenient.

Several periodicals may be written on each card. Each has a special street number, room number, or department number to be used as a key. See page 215.

9. Checking Retail Advertising.

The system used by Marshall Field & Co. and other large Chicago and New York retail stores is just as applicable to the small store as to the large. The system is very simple, and is probably the best that can be devised.

Form 9a shows the card which is sent to the section clerks. On the back of this card may be written the names of the articles in that section that are advertised, and each article is preceded by a number. The clerk simply makes a mark in one of the spaces under the column headed by that number, or writes the amount of the sale.

At night each card is totaled, and the department manager writes off the totals on another similar card at the top of which he writes "Totals," or sends the cards to the advertising department to be added up by an expert. This should not be necessary, however.

Form 9b shows the form of the permanent record. Ordinarily the permanent record shows only the totals for the section as a whole. The column headed "Art." is used only for specials that may be a regular feature of the house, and only in such cases will use be made of the columns "Reg. Price" and "Adv. Price."

Observe that in all retail advertising returns the state of the weather plays an important part and should always be clearly indicated after the day is finished.

10. Cost Systems.

Every manufacturing or job-work business should have a careful cost system in which every item of cost is included. Items of overhead expense are best indicated by a percentage derived from a careful comparison of the relative cost of such during the preceding year.

The printing business has about as many items as any, and it is said that few printers make much money simply because they do not know exactly what their work costs them and make mistakes frequently because they give estimates by a rough and ready guessing system. This business is therefore selected simply for illustration and because the writer is familiar with it.

In case of the printing cost card, the form should be printed the

same on both sides of the card. One side is headed "Cost" as shown in the sample. The other side has the same blanks, but is headed "Estimate." When the job is sent into the shop the foreman will see on the "Estimate" side of the card just what time the estimator expected would be given to the job at the price he has quoted. This will often prevent a foreman through ignorance devoting an amount of time entirely unjustified by the estimate. At the same time, when the card comes back the estimator will see how closely he has estimated each item, or if some workman has been dallying. Both of these are very important things to know, and both the estimate and the actual figures of cost should be kept side by side. If there is danger that an estimate card will be lost in the composing room, a duplicate should be kept in the office.

The general manufacturer will have a system of his own, but he will have to figure out his total from the costs over a period, or for a dozen pieces, or 100, as the case may be. To work out such systems requires an expert in each individual case, since the chance for error in omitting or incorrectly estimating any item of expense is great.

11. Perpetual Inventory.

There is very great value in keeping an inventory always up to date. This is almost imperative in a wholesale or general manufacturing business. The rough and ready way of having a bin or a section for goods of a given character and going around once in a while and looking the bins over to see which are low or which are too full is old-fashioned and very unsystematic.

The inventory should be kept in the accounting room by a man who probably never sees the stock at all.

Form 11 is a stock form that might be used in a business of almost any kind, with special changes or adaptations.

Under "Unit" you indicate whether you count that particular article by "1," "doz.," "gross," or the like.

Keeping the inventory is the regular work of an inventory clerk, who of course may have many other duties also.

The carbon duplicate of the invoice or shipping order written when the order is received from the customer is sent to the inventory clerk, who enters the amount of each item on the card headed by that item and writes out the balance remaining. Likewise when any goods that have been ordered are received they are first checked by the invoice that accompanies them, and then the checked invoice is sent to the inventory clerk to add the goods to his inventory.

On each card should appear the minimum and maximum amount that ought to be carried, and the moment the stock reaches the minimum

the inventory clerk indicates the fact by sticking a steel clip on that card, and every day the buyer simply glances^o over the card tray and takes out for ordering the cards on which clips appear. He sees at a glance what the sales have actually been and is able to order with perfect intelligence. At the same time he may change the minimum or maximum, or discontinue the article by writing in red ink "Discontinue" across the face of the card.

In a retail store it is not practicable to use such an inventory system as this, because of the large number of small orders. As a substitute, when a sample is placed on the display floor to sell from a ticket is attached on which is written the amount of stock on hand and the minimum, the same as on Form 11. Each sales person in making a sale deducts the amount of the sale and shows the balance remaining. Or the sizes of the different pieces of goods are written and each is crossed off when it is sold. When the minimum has been reached the salesman may have instructions to attach a red ticket so the buyers can see at a glance what items are getting low.

12. A Real Estate Record.

While such an inventory card as has been described under Form 11 will do for almost any wholesale or general manufacturing business, and may easily be adapted to a retail business, the same principle will apply equally well to the listing of houses for sale or rent, farms, oriental rugs, individual works of art, or anything that is purely individual, yet needs a detailed description to sell it.

Such a card as Form 12, for description of a house for sale or rent, is easily made up. As it has no cross rules it will cost little to have it set up by a printer, and it may be arranged in infinite variety.

13. School Record.

A school record card should present a system which can be checked for a large number of entries with the greatest rapidity and show the largest possible number of individual facts on one page at a glance.

A record is needed in the office for keeping track of the payments, etc., and a record is needed by each teacher for recording the daily attendance.

Form 13 serves both of these purposes, and is the most condensed and easily checked form that has been devised.

The date of payment is shown by circling the month with pencil or red ink and also circling the day of the month. In this way ordinarily the date of entrance is indicated in the line marked "Date." The installment payments may be indicated in the same manner in the lines marked "Attendance." By this system the total attendance for any six months

DWELLING FOR RENT OR SALE

Location	Rent Price		
Lot	House or Elat	Condition	When Built
Interior	Floors	Plumbing	Foundation
No. Stories	Rooms	Bath	Closets
Laundry	Cellar	Range	Bain
Heat	Light	Water	Keys at
Insurance	Taxes	Transportation	Lease Expires

Remarks Date

OWNER Address

Form 12 Copyright, 1909, by Sherwin Cody

Name Address

Parent's Name Parent's Occupation

Course Price

Date 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec.

Payments

Attendance Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec.

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

Form 13 Copyright, 1909, by Sherwin Cody

of the year may be indicated with only seven lines instead of twelve.

The individual teacher will receive a card in which in the line "Date" the date of entrance has been marked, and daily attendance can be indicated by circling the month (the last month circled is supposed to be current) and then crossing out the day in case of absence. Days not crossed out are supposed to indicate attendance.

As the number of cards is small and danger of losing some may be considerable, it would be advisable to have them punched and kept in a secure looseleaf binder, though a good system is to have the teacher keep them in a leather pocketbook or cardcase loose. The latter method allows turning them more rapidly in calling the roll.

14. Salesman's Route Call.

Much time may be saved, uniformity secured, and the convenience of every one served if each traveling man is supplied with a blank card like Form 14, on which he can quickly and easily write his route each week.

The beauty of this is that it may be filed by dropping it into a card tray, and information about any salesman can be found in a fraction of the time required for looking through letters, which are in the end very likely to be found incomplete through oversight.

15. Salesmen's Reports on Customers.

The office salesman of any business could do five times as much good for the sales department if he had five times as much information about customers or prospective customers. This information the salesman could easily collect if he were given an easy system on which to go after it.

Form 15 shows a card calling for exactly the information most needed in every business, and in a size convenient to be carried in a card case. The salesman may either be given blank cards which he can fill out after each call he makes, or cards can be filled out for every business rated in Dun or Bradstreet with name, address, and rating, and the salesman can use the cards as leads if it is best to lay out his route with such precision in advance. A similar form may be used in giving canvassers leads to follow up.

16. Shipping Blank for Mail Order Specialty.

When shipping is not made from a miscellaneous stock, but only from four to five items, it is more convenient to have the names of these items printed on a card with blanks to fill in the number of copies of each book and place for the shipping clerk to verify the order before returning to the bookkeeping department for billing. Invoices are sent

NAME

My route and address for the next
seven days will be as follows

	DATE	TOWN	ADDRESS
SUNDAY			
MONDAY			
TUESDAY			
WEDNESDAY			
THURSDAY			
FRIDAY			
SATURDAY			

REMARKS

Form 14

(To be cut small size as printed)

Firm	Salesman
Address	
See	
Credit said to be	Looks
Has handled our	Order \$
Ought to use our	Quantity
Now handles	

Form 15

Copyright, 1909, by Sherwin Cody

only the day after the shipping clerk sends back his verification of the order for shipping. (Form 16).

This form might be written in duplicate on the typewriter and the duplicate, properly filled out, sent to the customer for his information and to show him exactly what has been done and how. Sending such a statement would no doubt prevent many complaints and much delay when shipments are not promptly received. With some additions, it will do also for a complete invoice form.

17. "Out" Card.

When any papers, cards, or the like are taken out for any purpose, or any letters removed from a file, an "Out" card should always be put in the place of what is removed. This card has several lines with blank spaces in which to write with pencil the date on which file has been removed, and by whom, the date returned and by whom, and "Remarks," such as "Torn," "Cut," and the like. Form 17 may be printed on a full letter sheet if used in a letter file, or any size of card that may be convenient. The size 3x5 gives enough spaces for ordinary needs, for when more are required the card will probably be worn out and another will be needed.

It is important to have a record of the person who returns, in case any part of the file is missing and needs to be traced.

If one "Out" card is used promiscuously, or a few, which are put in the file only when papers are taken out, the number of the file removed or the name may be written under "Remarks," and by running over all the "Out" cards in use the record of removal may be found in case tracing is required.

"Out" cards should be in a special color and have a tab on the edge marked "out."

18. Index and Cross Reference Cards.

The index to a numerical file, and a system of cross references by subject is conveniently kept on a form like Form 18. The space at the right is used for the numerical file index number, the primary number above, the cross reference below. See Fig. 55 in body of this book.

Card Index and Looseleaf Stock.

There are four standard kinds of card index stock.

For cards on which any records are to be written with a pen, a ledger finish is desirable, and a good quality of stock.

In the Compendium of Card Systems sample case, the lightest white cards are ledger paper, cut from size 28x34—weight 72 pounds to the ream, wholesale cost 10c a pound, cost per M 3x5 cards about 24c, cutting

SHIPPING ORDER

Date _____

Ship to Name		
Street	Town	State
Via		Charges

_____ How to do business by letter	_____ How to do business by l. and adv
_____ Exercises in letter writing	_____ Literary Composition
_____ Word-Study for schools	_____ Private Secretary Manual
_____ Correct English	_____ Nutshell Library, Vols. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12
_____ Touch typewriting	_____ Dictionary of Errors

SHIPPING CLERK'S REPORT

Shipped above (date)	via	chgs.
----------------------	-----	-------

Form 16 Copyright, 1909, by Sherwin Cody

TAKEN	BY	RETURNED	BY	REMARKS
O U T				

extra from 10c a thousand up according to quantity. This sized sheet is not very convenient for 3x5 cards.

The next heavier ledger finished card is an index bristol known as two-ply, or $25\frac{1}{2} \times 30\frac{1}{2}$ —110 pounds, cost wholesale \$2.25 a hundred sheets, or 45c a thousand 3x5 cards, cutting extra from 12c a thousand up according to quantity. This stock is shown in white, buff, and salmon. The buff shows ink plainly and does not soil so easily as white, and on that account I prefer that color, and this is heavy enough for ordinary use.

If cards are much used and heavy stock is desired, the next heavier weight is the same quality of stock, in the same size, weight 140 pounds, cost \$2.75 a hundred sheets, or 55c a thousand 3x5 cards, cutting extra from 15c a thousand up according to quantity. The samples are guides (the only blue cards in the file), a color that may also be had in the lighter weight. This card is as heavy as any 3x5 card needs to be, but heavier weights would be required for large ledger cards such as 5x8.

The size $25\frac{1}{2} \times 30\frac{1}{2}$ inches is a standard card index bristol size. Other standard card index bristol sizes are $20\frac{1}{2} \times 24\frac{3}{4}$ and $22\frac{1}{2} \times 28\frac{1}{2}$. The standard colors are white, blue, buff, and salmon.

For carbon copies, which will take typewriter, carbon impressions, pencil, and ink admirably, nothing is better than a good manila. The light yellow sheet shown in the sample box is "Railroad Manila," 28x34—56 pounds, price $4\frac{1}{4}$ c (some grades less) a pound, cost of cards 3x5 about $7\frac{1}{4}$ c per M, cutting extra from 10c a thousand up according to quantity.

For a stiffer manila card nothing is better than "Post Card Manila," the same as is used for government post cards. This is shown in the sample box in cream or buff color, the same as the ordinary U. S. postal card. Sheet is $27\frac{3}{4} \times 39\frac{1}{2}$ —192 pounds, price 5c a pound, cutting 72 cards out of a sheet, if cards are left 1-16 of an inch short, which makes them easier to handle in a drawer, costs 24c a thousand 3x5 cards, cutting extra from 15c a thousand up.

Cutting.

It is very difficult to get an ordinary printer to maintain an exact size to a hair, and if cards vary even a shade, the short ones will get lost in the file and will be missed in fingering. On this account die-cut cards are to be preferred. If cards can be cut in full sheets, the prices for cutting given above hold for die-cutting as well as machine cutting. Machine cutting often leaves a rough, fuzzy edge on thick cards.

If cards are cut by machine, accuracy can be attained by first cutting the stock into convenient sizes to handle with a little waste on one side and then setting the cutter for the exact width of the cards

with great care, testing the cut by comparison with a card cut with known accuracy till the cut is found to be accurate to a hair. Then all the cards are cut without resetting the machine. This requires great patience on the part of the printer, but he must give it very close personal attention or he will find repeat orders will not come to him; though he may never learn the reason why. Trimming all the cards without changing the cutter guide is the essential point.

General Suggestions.

Simplicity.—The tendency of all amateurs in making up card systems is to run into needless complications. They put on matters for which there is no real use whatever, or which require more time to post up than they are worth. When any system of this sort proves cumbersome, the whole thing is likely to be dropped. That which is exactly suited to the absolute needs of the business, with nothing whatever superfluous, becomes on the contrary a joy forever.

Use of Carbon Copies on Cards.—The old fashioned bookkeeping requires often three or four entries for each item—the order entered, the invoice written, an entry in a day book, and an entry in a ledger, which may be transferred two or three times at that.

The new system requires only one entry, the writing of the invoice, carbon copy of which is put in looseleaf binder and serves for ledger, the same or another carbon copy serving as order for the shipping clerk. At most a single ledger entry is made, and the daybook is sometimes quite forgotten. Moreover, by the card system the itemized account is just behind the ledger card and no time is lost in finding it. When the account has been paid and the credit item entered on the ledger card, the carbon copies of invoices behind the ledger card are removed to a permanent file and do not cumber the ledger tray.

Useless Itemizing on Record Cards.—When a business man wants to make out a new card system he thinks of this he would like to know, or might like to know, and of that, and of the other. He does not stop to find out whether he ever will want to know those things, or if they are worth the cost of entering.

Every useless space on a card, or useless item called for, is an item of lost brain motion, and is not only dead, but a hindrance. Everything that is not known to be absolutely needed should be left out. Don't think it will do no harm to have it on there. It will do harm. It is far better, really far wiser to consider that any item not known to be required is an injury always to be avoided. Cut it out. Err, if err you must, by not having enough on, or leave a few blank lines in which anything needed may be written. They will serve every purpose.

Cost of Filing Cabinets.—Cabinets with card trays or drawers are

required usually only for cards in active use. One small cabinet will often suffice. Other cards are stored in transfer boxes which cost 15c each retail. These boxes are made of cardboard with cloth reinforcing at the corners and on the edges, and have covers. They are durable and much more convenient for lists that are to be sent out of the office than are trays or drawers.

A few trays in which to put cards while being transferred from one place to another are a convenience. They cost 50c to \$2 each.

A work table with sunken compartments in which card trays may be set is a great convenience for a bookkeeper, who may have 10,000 ledger accounts within reach on one table, yet run no risk of pushing a tray off and mixing up the cards. For most purposes an ordinary kitchen table costing \$1 cannot be surpassed. Expensive paraphernalia is seldom required.

APPENDIX D

PART II

How to Systematize an Office

To accompany Sherwin Cody's "Compendium of All Card Systems."

Copyright, 1912, by Sherwin Cody.

FUNDAMENTAL PRINCIPLES

In the files of the Library Bureau I have examined 200,000 different card systems for various purposes.

To most people these systems are a maze of technicalities. As a matter of fact, they are all developed from certain fundamental principles that are easily understood and could be used by any intelligent person to devise a system that would be inexpensive and just the thing his particular business required.

There are also in business offices thousands of systems which have failed because no bright young girl knew how to work them.

The following lessons take up the fundamental principles of office systems and give ample practice for the young person on doing the things that need to be done quickly and accurately.

The person who goes through this course will also know how to order and buy a looseleaf or card system at a fraction of what the large card system companies would be obliged to charge, for their charge must include enough to pay for the expensive salesman who really goes out and devises the system for a business he knows little or nothing about.

Not only will the home-made system be infinitely cheaper, but it will be infinitely more useful in nine cases out of ten, because prepared by a person who KNOWS JUST WHAT NEEDS TO BE ACCOMPLISHED. Every office should have its own system expert—and half the time she will be a young girl specially trained for that purpose.

References are made to a pamphlet entitled "The Simple Foundation Principles of Looseleaf and Card Systems"—the only

systematic exposition of these fundamental principles that had appeared at the time it was published—and to the 18 type systems in the card box outfit known as “A Compendium of All Card Systems.” These will be found on page 207 *et seq.*

EXERCISE 1.

Alphabetizing Names.

The first qualification for a system worker is rapidity and accuracy in alphabetizing names.

Take a dictionary, thumb-indexed, and practice for a period of three or four weeks, a few minutes each day.

Begin with m, say, and see how quickly you can turn to the first page of that letter. Then take p, and so on with every other letter in the alphabet, carefully timing yourself for speed. If you are not absolutely sure of the order of letters in the alphabet, go over it backwards as well as forwards, till you know it absolutely.

Take a word beginning with la. It will be found near the beginning of the letter l. See how quickly you can find *label*.

Close the dictionary and see how quickly you can turn to *labor, lack, ladder, lag, lamb, land, lap, last, lath, laugh, law, lux, lay*. Close the book squarely between each word.

Observe that there are no words in ld, lb, or lc. They cannot be pronounced. Look up on time test *lea, lead, leaf, league, leak, lean, learn, least, leather, leave*. Each of these words is found by its fourth letter, and the words are as much in alphabetical order with reference to the fourth letter as with reference to the first or the second.

EXERCISE 2.

We want to divide up the alphabet as nearly evenly as possible. Look over the dictionary and you will see that the letter s has many pages, the little j very few, and z still fewer. Taking the letter s as a standard with a certain number of pages, see what letters would have to be run together to make an even division of all the words in the dictionary, making the division only on even letters, roughly, so as to come as nearly as possible to an even division. A letter file is like that. All the names under N and O, P and Q, I and J, U and V, X, Y and Z may go in the same compartment in a twenty-guide file. How would you divide up a forty-guide file? A sixty-guide file? A telephone directory or a city directory would be better to work on than a dictionary in studying out about how these divisions might be

made so as to be clean and yet fairly even, for the telephone directory has names, while the dictionary has common words.

EXERCISE 3.

Read over "Mailing Lists," "Foundation Principles," pages 2-4.

Write the following names on cards, and then arrange them in alphabetical order: E. N. Smith, F. C. Miller, A. L. Brown, Geo. W. Mairs, W. W. Froeschle, C. A. Colter, O. M. Olson, Jane Chapin, Mary McDonald, Susan Johnson, Anna Mauer, Mathilda Zibel, Laura McGuire, W. H. Dickson, Belle Barton, D. M. Dyer, Carl Voight, F. A. Voigt, R. A. Voigt, S. Kinsey, C. Geer, C. A. Head, James T. Jones, W. L. Marble, Jr., C. E. Hawkins, Eva Baker, Iva McDill, Bruno Zachrisson.

After arranging the cards in alphabetical order, copy off the names on the mailing sheet, filling in at the top the name of your own town and writing local addresses in the second line. Taking any of the columns, place a strong check-mark or cross opposite all the names of women. Be sure these marks are all in the same column, and notice that by running your eye down that column you can pick out the names of women as quickly as if they were not mixed with the names of men. Then check the men in another column.

EXERCISE 4.

Alphabetical by States and Towns

Read over Section 2 of "Foundation Principles," page 4.

Ordinarily we arrange lists alphabetically by names regardless of the places where the people live; but often it is desirable to have lists of names arranged so we can find quickly the customers in any given territory. Then we must arrange the names alphabetically, first by states (that is, all in Arizona are placed first, and those in Arizona will begin with the town that has the first letter of the alphabet, and so on to the end of the towns in Arizona. The towns in Colorado, for example, will begin with A and go to the end of the alphabet, and so on).

Arrange the following addresses alphabetically by states and towns: J. D. Arthur, Asbury Park, N. J.; American Seating Co., 215 Wabash Ave., Chicago, Ill.; Chas. Badeau, Baker City, Ore.; Booth, Macdonald & Co., Christchurch, New Zealand; A. Behrens Mfg. Co., Winona, Minn.; H. G. Braithwaite, Ottawa, Ont.; A. R. Bredelph, Elizabeth, N. J.; E. A. Cole, Charlotte, N. C.; J. B. Cessna, Pittsburgh, Pa.; C. E. Cancey, Peoria, Ill.; G. H. Cramer, Omaha, Nebr.; C. E. Dodge, Syracuse, N. Y.; Peter Duffy, Seagate,

Long Island, N. Y.; J. N. Deglemann, Mankato, Minn.; Perry Deeter, Pleasant Hill, Ohio; Harry Evans, Davenport, Iowa; Everard C. Fuller, Box 350, Providence, R. I.; W. S. Gibson, Atlanta, Ga.; Raymond W. Hall, Westfield, N. Y.; Geo. M. Heath, LaCrosse, Wisc.; Chas. W. Inman, New Albany, Ind.; S. G. Lisher, Napa, Cal.; F. B. Martin, Des Moines, Iowa; P. H. Neill, Napa, Cal.; Randolph Rose, Chattanooga, Tenn.; H. H. Sawyer, Napa, Cal.; Miss Nora Sullivan, Cuba, N. Y.; E. M. Selkirk, North East, Pa.; C. J. Swan, Richmond Hill, N. Y.; John N. Webb, Norfolk, Va.; Jos. Weiler, Olney, Ill.; Wichita College of Music, Wichita, Kans.

Write the preceding names on cards of Form No. 2, Compendium of Card Systems, and practice distributing these cards with rapidity into alphabetical order, merely making sure you get the card in front of the right guide without troubling to see that it is in alphabetical order with reference to other cards in front of the same guide.

Then mix the cards, and see how rapidly you can distribute them in front of state guides, which you can make for yourself by writing the abbreviations of states on the back of the alphabet guide cards and using them with the back to the front instead of the printed letter side to the front.

EXERCISE 5.

Filing Letters

Write each name in Exercise 3 on a blank sheet of paper with an actual address in your own town, and see how rapidly you can distribute these into an ordinary box letter file or a vertical letter file. Do the same with the addresses in Exercise 4. Then file them all alphabetically according to states and towns. In case of the names in Exercise 3, you will have a large number all in the same town. These may be arranged alphabetically according to the names themselves and placed in a folder made of a double sheet of manila paper of the same size as the letter file guides.

This folder will then be labeled with the name of the town and placed in its proper place with the rest of the matter that is arranged alphabetically according to states and towns.

EXERCISE 6.

Numerical Filing

Read over Section 7 of "Foundation Principles," pages 10-12.

Take the preceding address cards and shuffle them well, and then write a plain number on each, beginning with 1. Copy off

the names on Form No. 18, writing the number in the place indicated for it. Then use Form No. 7 as a set of numerical guides. These are really ledger cards, but may serve equally as guide cards. Notice that the tens are in blue at the right, and that the units follow them. To find 22, first look on the right for 20 among the blue cards and pull that forward. Then pull forward the unit cards so as to leave 2 standing, and drop in your name card directly in front of this.

Distribute the numbered name cards into this numerical file, at first always pulling down the blue card indicating tens, and then the unit card. After you have done this a few times you can catch the blue card (showing the tens) with your eye simply without pulling it forward, and extend your hand directly to the right unit card, so you perform only one operation and get the place right every time; but that requires considerable practice.

The sheets of letter paper for the letter file may be numbered with the same numbers and put into numerical letter files.

Observe that Form 18 gives the number key, and these cards are arranged alphabetically so if you do not remember the number you can look for the name in this list and find out what the number is; but ordinarily you are expected to remember all the numbers corresponding to names.

EXERCISE 7.

Following-Up Inquiries.

In case of a private school soliciting enrollments it will be advisable that students work directly on that actual and veritable system. In the case of public schools it is possible for teachers to obtain from the Postgraduate School of Business its follow-up, dummies of which can be made for practice purposes by copying the headings on blank sheets of paper of the same size and folded in the same way. The following exercises are arranged with reference to the follow-up system of a school of this character.

Review Section 2 of "Foundation Principles."

Form No. 2 is designed for filing by states and towns. The fact, however, that the name is written on the second line makes no difference as to alphabetical indexing by names.

Under the title "Prospect for" would be written the kind of course the prospect might wish to take, as "Business Course," "Shorthand Course," "Bookkeeping Course," "Literary Course," "Postgraduate Course," or the like.

Under "Source" would be written the place from which the in-

quiry came, as "Review of Reviews," indicating that it came from an advertisement in that magazine; or "Recommended by Harry Jones" (another student), or "List of High School Graduates." In practice a number or abbreviation would be used.

The follow-up catalogues or circulars are placed before the systematizer and numbered from 1 up. Then the form letters used to follow up inquiries are numbered from 1 up. When the circular numbered 1 is sent out, the date is written in the space numbered 1 on the card, and when the first letter is sent out the date in short form is placed in the space numbered 1, second line. Write the date in abbreviated form as "3/19" for the 19th of March. It may be that for some reason in a particular case the letter numbered 5 is to be sent out before the letter numbered 2. In that case the date is written in the space numbered 5 and the spaces between are left blank. The dates will show the order in which the letters were sent out. Special letters may be indicated in the blank spaces at the right.

The cards in Exercise 4 may be used for practice purposes, and the dummy follow-up circulars and letters actually enclosed in envelopes for mailing. A clip should be placed so as to show the day of the month (actual day of the month) when the next follow-up should go out, counted four days ahead of the date of the first. One quarter of the names will be prepared for the first day, another quarter the second day, and so on, and the clips will show the same difference of dates for the follow-ups. These are taken in their numerical order (supposed to be the way they actually come to the office), and are distributed into the alphabetical file. The clips will show at a glance which cards need to be attended to on each day.

EXERCISE 8.

Read Section 3 of "Foundation Principles," pages 5, 6.

When Exercise 7 has been handled as a continuing exercise for a sufficient length of time to satisfy the teacher that it is well understood, the same cards may be transferred to the guides of Form No. 3. The clips are then removed, and all cards requiring the first follow-up will be placed in front of the card marked "1st follow-up," etc. These are given attention on a certain day of each week, say every Wednesday. You cannot find any given card if it is called for suddenly unless you remember or look through all the follow-ups. This is a more primitive system than the other, but is best to use when there will be no occasion to look up any

particular name, as when circularizing pupils who may be enrolled only the following autumn, and the follow-up is merely educational.

Then when the follow-up is finished, the cards will be filed in front of the month when they ought to have more attention, as August or September.

An exercise may also be arranged by the teacher in which the follow-ups are a month apart. Then if the clips are used the month cards will be required to show in what month the date set by the clip will be found.

EXERCISE 9.

Checking Advertising

Read over Section 8 of "Foundation Principles," page 13.

Let us now pass over the accounting methods to Form 8 for checking advertising. We will suppose that the list of names in Exercise 4 are inquiries that came from advertising in the three periodicals—Saturday Evening Post, Review of Reviews, and Cosmopolitan. We take one card of Form 8 and write these names in the blank spaces under the word "Periodicals," abbreviating the name when necessary. Some firms ask inquirers to write to "Dept. 3" or to ask for "Catalogue B." Those who write will often not take the trouble to put this on. But they will put on the street number or room number of a building, not knowing that it is not the right one. If you are on the 14th floor of a building and there are only 12 rooms, numbers from 1412 up to 1500 may be used for key purposes without causing your mail to go to a wrong room. So likewise if the street is numbered from 500 up to 556, numbers over 556 up to 600 may be used for key purposes, and the postman will think it is an error and deliver the letter without question to you. Select, therefore, a false street number as the "key" in the case of each of these periodicals. On the line "Source" you can write this key number alone, at random or alternating, so as to have some of one and some of another in miscellaneous order. Then take the day of the month on which you find the first circular matter was sent out, and count all of that date and enter under that day in the line "Inq." The month you write at the top of the card after "Month," and after "Subject" you write "Business Course," or whatever the thing may be which you suppose to be advertised. If two advertisements, one for the "Business Course" and one for the "Literary Course" were running, each would have its own key number. Write the

key numbers on the cards of Exercise 4 and enter them properly on one card of Form 8.

EXERCISE 10.

Checking Retail Advertising

Read over Section 9 of "Foundation Principles," page 9.

When a grocer advertises "sugar," "coffee," "flour," "canned tomatoes at 10c," and "olive oil" on the same day, each clerk will be asked to keep a record on Form 9a of the number of inquiries for that article and the amount of sales, if any. On the back of one card of Form 9a write the five kinds of goods indicated above, and after each place a number given you by the teacher—from 1 to 5. All pupils must have the same number. Whenever you as clerk have an inquiry for sugar, you make any kind of check mark (a figure 1 is good) in Column 1 under "Calls"; if you make a sale you enter the amount of the sale in the columns for dollars and cents. Any call for olive oil you enter in the same way in Column 5. Enter in this way the following: Sugar 5 lbs. at 6c; 1 lb. coffee at 35c; 49 lbs. flour at \$1.45; 3 cans of tomatoes at 10c; 1 qt. olive oil at \$1.10, and fifteen similar items dictated by the teacher.

EXERCISE 11.

Analyzing Retail Advertising Returns

Form 9b is intended for a summary of all records made by different clerks on Form 9a. Let each pupil see that he has the correct number of calls as indicated by the number in the first column of Form 9a, and then add up the total sales in the other columns till all have the same totals. Considering that each pupil in the class is a clerk, and each clerk brings in his personal record, we first add all of these together so as to get the total number of inquiries for each article and the total sales. Then we take Form 9b. In the column headed "Sec." we enter "Gro.," meaning "Grocery Section," and in the column headed "Art." we enter the *article* by number, sugar being 1, olive oil 5, and so on. Under the heading "Calls" we enter the total number of calls for each article, and under "Direct Sales" we enter the totals of the amounts of sales of each. Under "Total Sales" we might indicate the department manager's report of the total sales on sugar or olive oil or the like, including in addition to the reports of the clerks on direct inquiries all orders that came in from regular customers, etc., through other channels; but in this case we do not have that information, nor do we know the amount of

newspaper space used. We can enter the price under the heading "Reg. Price." The other columns we will consider in our advanced course in advertising.

EXERCISE 12.

Cost of Printing

Read Section 10 of "Foundation Principles," pages 14, 15.

A full understanding of Form 10 involves knowing what the work in a printing office actually costs, as compared with the estimate made in advance as a basis of a quoted price. For our purposes we will be content with merely figuring the actual cost of printing a four-page circular, each page 6 x 9 inches for the paper, and 4½ x 7½ inches for the type, plain composition 10 pt. leaded, on paper No. 115, 25 x 40 inches, 45 lbs. to ream of 500 sheets, electros on wood at scale cost less 30%, corrections requiring two hours at 75c an hour, lock-up \$1.50; make-ready on press, two hours, at \$1 an hour; 5,000 impressions at \$1 a thousand; 25c for cutting, 25c a thousand for folding once, under "Binding," 30c for delivery, machine composition at 50c a thousand ems. For methods of carrying out these directions, see Course 11 on "Type, Printing, and Advertising." Add 10% for overhead, and quote a price in which 25% is added for profit.

EXERCISE 13.

Keeping Inventory Records

Read Section 11 of "Foundation Principles," pages 15, 16.

The simplest inventory to keep is that of the paper and envelopes on hand in any office, so you will know just when to order, how much, etc. On Form 11 we enter on one card "Envelopes." These come in boxes with 250 in a box, and under "unit" we enter "Bx250." We ordinarily order 5,000 at a time, which we enter under the head "Max." (maximum). As it takes a full week to print a new lot, or possibly two weeks if the order is sent to a mill, we ought to give a new order when only one box is left on hand; so under "Min." (minimum) we enter 250. The space for "discount" we ignore, as there is no discount on purchases of envelopes. The space "Totals Frd." (forward) is used when one card is filled and the total left on hand as shown by this card is brought forward for entry on the next card. The year may be entered in the space marked "Time."

On January 5, 1919, we receive 5,000 envelopes in 20 boxes and enter on the first line at the right. On the same date we

give out for office use one box of 250, which we enter under the heading "sold" (ordinarily this card would be used for a stock of goods to be sold over the counter or at wholesale; but giving out to the office is just the same as far as the inventory is concerned). On Feb. 2, Feb. 25, Mar. 10, Mar. 30, April 15, April 30, May 20, June 12, June 28, July 14, July 28, Aug. 10, Aug. 31, Sept. 10 and Sept. 23 we give out a box of 250. After entering 250 each time opposite the date, in the column "Sold," we enter in the column "Bal." the total remaining, that is after the first entry there would be a balance of 4,750, after the second 4,500, and so on.

EXERCISE 14.

A Real Estate Record

Read Section 12 of "Foundation Principles," page 17.

When a real estate agent has a house or flat for rent he cannot be expected to remember everything about it, and so has a record on a card like Form 12, which is printed in this way so he will be reminded to put down everything he needs to know, and so he can see at a glance just what each house or flat has.

Fill out this card with reference to the house or flat where you yourself live. Give the street number and street first, then the amount of rent, or what it would rent for in case your family owns it; then the number of the lot and block if in a town, or else write "farm" under "lot;" cross out under "House or flat" the one it is not; under "condition" write "good," "bad" or "medium," as the facts may be, and similar words or other descriptive term under each following item. If there is nothing under any head, write "none," as when there is no barn, for example. The foundation is "posts," "stone," "brick, or "concrete." Under "heat" you indicate what sort of system, as "stoves," "hot water," "hot air," or the like. When you have nothing to enter under any item, write a flourish line. At the bottom fill in the name of the real owner and his address.

EXERCISE 15.

School Record of Pupil

Read Section 13 of "Foundation Principles," pages 17, 18.

One card of Form 13 you may fill out with your own name and other particulars, including the course you are taking and what you are paying, if anything. Under "Payments" you enter the amount you pay each month, and indicate the date by circling the month when you entered the school, and in the line above the

day of the month when you made the first payment. After that you circle a month and a day, and the last one circled shows when the last payment was made. Under "Attendance" you can keep a record of your own attendance at school, circling the month, and then circling each day when you are present. When one line is full and you start on another month, you simply begin to circle figures in the next row. This card will take care of a six months course at any season of the year, so seven lines serve the same purpose as twelve lines if there were a line for each month.

EXERCISE 16.

Routing Salesmen

Read Section 14 of "Foundation Principles," page 18.

Taking Sherwin Cody's Commercial Map of the United States, or any other map showing the larger towns and cities, and also card Form No. 14, lay out a route for a salesman traveling from Chicago to St. Louis and return, and visiting as many towns or cities shown on the map as possible, remembering that trains go at a rate of about thirty miles an hour, and that business houses do not open before nine o'clock in the morning and close by six o'clock in the evening. Figure exactly where the salesman might probably be for his mail each day, supposing he does not have to wait more than an hour and a half at any time to catch a train, and can show his goods to one firm in a town within one hour, visiting three firms in each town.

EXERCISE 17.

Salesman's Report on Customers

Read Section 15 of "Foundation Principles," page 18.

When a salesman calls on customers he ought to make a personal report so the letter writer in the office will know as much as possible about the customer and how he ought to write to him.

We will suppose Form Card No. 15 is carried by a wholesale grocery salesman and that he calls on the grocery stores in your neighborhood, from only one of which he gets an order. Look at these grocery stores, if possible inquire what rating has been given them by a mercantile agency such as Dun or Bradstreet, and note on the card the kind of goods the grocery store ought to buy, in your judgment, how it looks, etc., and ask one of the clerks from what jobber goods are ordinarily purchased.

This is a hard card to fill out, and honors will go to the person with some common sense and "gump" who manages to find out a few real facts.

EXERCISE 18.

A Shipping Order for Books

Read Section 16 of "Foundation Principles," pages 18, 19.

When the manager of your school sends an order to any publisher for books handled by that publisher which are desired as texts in your school, the publisher, on receipt of the order, will fill out Form Card No. 16. His clerk will fill in the name of your school, with its address. If the order is large—100 copies or over—the shipment will be "Via freight," and if the distance is as great as from Chicago to Utah and the shipment small, it will be "Via express," and the charges may be "prepaid"—otherwise "Collect" or "C. O. D."

If the titles printed on the card are not books used in your school, cross them out and write with pen the titles of books that are used, with the exact numbers that would be required to supply your class or the entire school (accurate count).

EXERCISE 19.

The "Out" Card

Read Section 17 of "Foundation Principles," page 19.

In the front of each letter file there should be an "Out" card, and when anyone takes out a letter for reference the date is entered in the first column under "Taken" and in the next column is written the name of the person taking the letter, or for whom it is taken. The date on which it is returned is written in the column headed "Returned," and the name of the person returning it in the next "By" column. If part is missing, the paper is torn, or anything of that sort has happened, the fact should be noted under "Remarks."

Taking the file containing the letters or sheets of paper filed under the names in Exercise 4, remove one for the teacher and make an entry accordingly, and five others for different members of the class. These should be returned the next day, and the proper return entries made.

The same card may be used when a ledger card is removed, or an inquiry card. Go through the same operations with five inquiry cards containing the addresses in Exercise 4.

Inquire about the system in use in your school and find out what is done when a budget of letters is taken out of the file for

reference, or what cards there are to be taken out and under what circumstances they have been taken out. Ascertain if any have been lost when removed, if time has been spent hunting for them, and what real advantage there would be if this "Out" card had been on hand.

EXERCISE 20.

The General Index Card

See Section 18 of "Foundation Principles," page 19.

We have already seen how the card Form No. 18 is used with numerical indexing, the subject cards being in alphabetical order, while the actual matter is arranged in a numerical order, the key to which is supplied by the number on the corner.

The "Compendium of All Card Systems" is arranged in numerical order from 1 to 18. Write out subject cards for each subject, placing the most important word first to appear in the alphabetical order, write the number of the form in the corner, and arrange the cards in alphabetical order.

Notice that while "Mailing Lists" or "Guides" would properly come under "M" and "G," Form 8 would not be indexed under "M" but under "A" and "Advertising Record, Mail," and Form 9 under "Advertising Record, Retail."

EXERCISE 21.

Cross References

When the subject is treated in more than one place, under "Cross Reference" we enter an indication of all the other places where one may look for information or material relating to the general subject at the top. In the exercises in this book there are several cross references. In Exercise 6 you see a reference to Form Card No. 18, and the numerical ledger is also used for a numerical guide.

Taking the index by subjects referring to the different form cards, write out under "Cross Reference" everything you find in any of the exercises up to this point bearing on the general subject. That is, you are to make an index of all the material in these twenty-one exercises by way of cross reference, so your alphabetical index will be an index both to the "Compendium of All Card Systems" and also an index to the series of exercises.

EXERCISE 22.

Accounting Records

We will now go back to Forms 4, 5, 6, and 7. See Section 4 of "Foundation Principles," pages 6, 7, and 8.

These are not accounting systems, which must be devised by experienced bookkeepers, but only record forms for accounts. They help us to find out how to keep the records with the least trouble.

Form 4 is a ledger card with a system for showing at the top at a glance the customer's credit standing. After his name and address we enter his number, if indexing is done by the numerical system. What rating has he from Dun or Bradstreet? How large a bill of goods might be sold to him safely? If he orders small amounts every other day for two months and pays nothing, in all he will have ordered a large amount of goods, and this total ought not to run over the limit of credit assigned him. If he pays by notes, we write "yes" after "Notes." The first "Disc." shows what general trade discount this customer is allowed, and the "Disc. bills" shows whether he is in the habit of paying his bills within ten days so as to get the cash discount of perhaps 2% which the house offers. At the bottom we have the number of orders the customer sent in last year, and also the total business he did, roughly, so that at a glance we may see whether he is a large customer or a small one, and whether he is increasing his orders or decreasing them. If he is dropping off his orders, something must be the matter and a salesman ought to call on him and inquire.

Credit ratings are difficult to make, but the student who has access to any real accounts can soon get the material that will enable him to fill out several of these cards for most of the spaces.

EXERCISE 23.

Carbon Copy Records

See Section 5 of "Foundation Principles," pages 8 and 9.

Whenever it is possible to use a carbon copy, remember that that saves once copying, and also helps to eliminate mistakes, for the carbon is an exact record of the original, and if you had to copy the original by hand you would run a chance of making just twice as many mistakes as if you depended on only one record and took time to be sure that was right.

There are registering machines that hold the carbon paper firm, while the paper is on long rolls and is pulled over the carbon sheets by turning a crank. Then two or three or four copies of any writing may be torn off after the crank has been turned. In a retail store the clerks have little order books with sheets of carbon paper, and after the order is taken hand the carbon to the customer, and send the original to the bookkeeper for charging.

When books are given out to students in your class and not paid for, a small billhead may be used, and a carbon copy of the bill for the book recorded on a card like Form 5. Prepare several such bills for books sold to different members of your class, hand the invoices to proper persons, and gather the carbons in alphabetical order, punch the holes with a knife as indicated, and pass a piece of string through the cards to hold them like a little book. This is your carbon copy ledger. It is good when you have many orders for only one, two, three, four, or five items. It could not be used in a grocery store where orders run from one item to twenty-five.

EXERCISE 24

Installment Bookkeeping with a Dater.

See Section 6 of "Foundation Principles," pages 9 and 10.

We will suppose that the teacher in your class wants to hand out a series of twenty mimeographed sheets containing lessons, and wants to be sure that every pupil has a full set. Each of these sheets calls for a written lesson to be prepared and handed in, which the teacher will correct and return, and he wants to be sure that all are handed in, corrected, and returned. He uses a card like the back of Form 6, Form 6b. With a rubber dating stamp he puts a date in each space under "Steps" when the paper is given out, and a date under "Criticism" when the paper is returned. If a rubber dating stamp is not at hand, the date may be written with pencil or pen and ink in short form. The name of the person is always on the front of the card.

Prepare five cards for members of your class, see by a calendar on just what dates papers would be given out (remembering the days of the week on which lessons are heard) and enter them as they naturally would come; then allow a week for the teacher to examine each paper and return it, and write under "Criticism" the date on which it would be returned.

The heading "Pay" should show dates when payments of installments are made, and "Col." the order in which dunning letters are sent out on each installment.

EXERCISE 25

Card System Stock

See "Foundation Principles," pages 20 and 21.

Go carefully over the several different kinds of stock actually found in the cards of the "Compendium of Card Systems" and be

prepared to name each at sight when the actual stock is shown to you, giving if possible the sizes of the large sheet from which the small card was cut, the weight, and the approximate value. See how many 3 x 5 cards you could get out of each kind of sheet, and figure up what one thousand cards of each quality of stock would cost.

EXERCISE 26

Standard cards are 3 x 5, 4 x 6, and 5 x 8 inches. You have figured up the cost of 1000 cards 3 x 5 of each quality of stock. Now figure the same way the value of 1000 cards of each kind of stock 4 x 6, and also 1000 cards 5 x 8.

Remembering that the larger the card the heavier the stock ought to be that it may stand up on its edges and not get creased, indicate your idea of what would be the cheapest available stock for cards 4 x 6 and 5 x 8.

EXERCISE 27

General Suggestions for Systematizing.

Study carefully the "General Suggestions" on pages 21-24 of "Foundation Principles," preparatory to devising systems for yourself.

What are the objects of "systems"? Discuss fully.

What are the two great dangers in systematizing? Do you always ask the question, "Will I really use this system as I have planned it?" And that other one, "Does this system require less time or more time to take care of it than the old method I followed before I thought of systems?"

Give examples of useless itemizing on cards?

Describe the best filing cabinets and their advantages over the common letter file.

How should correspondence be filed?

Summary of Principles

We have certain foundation principles of systematizing, which may be summarized as follows:

1. Automatic classification for mailing lists. Form 1.
2. The automatic date signal device. Form 2.
3. Choice of alphabetical, numerical, and special guides. Form 3 and Form 7.
4. Use of carbon paper in various ways, as for keeping a ledger by means of carbon copy of invoice as in Form 5.
5. Installment bookkeeping by means of a dater. Form 6.

6. Card bookkeeping that brings a variety of information into combination with a ledger. Form 4.

7. Use of calendar spaces for daily records, as calendar pads or spaces under dates, as in Form 8.

8. Use of spaces opposite numbers for totaling hasty notes, as Form 9.

9. Forms to remind one of all the different items that go to make up any total, to afford easy checking, as Forms 10 and 12.

10. The perpetual inventory system, arranged to show at a glance goods received, goods given out, and balances remaining. Form 11.

11. Economizing space by providing for different combinations of two or more elements. Form 13.

12. Specialized record blanks, such as Forms 14, 15, 16, 17, and 18, of which there may be an endless variety.

By combining these principles in different ways we may get almost any system that any business may need.

In addition we should bear in mind that we may use the following different forms of paper for records, according to circumstances:

1. Bound blank books.

2. Cards of either of three sizes, 3 x 5, 4 x 6, or 5 x 8 inches, which may be of three or four different weights, of several different colors, with or without attached tabs.

3. Loose sheets of paper in binders.

All these different things should be clearly in the mind when systems are being devised, and the advantages of each carefully weighed whenever there is any equality or balance of utility.

EXERCISE 28

Systematizing a Dentist's Office

We now have all the principles at the bottom of systematizing and should set out to do some systematizing on our own account. Let us begin with the simple records of a dentist.

We find one who has a little vestpocket notebook in which he records his appointments and jots down the work he does. Once a week he goes over that notebook and transfers his charges into a large ledger. When one notebook is full he takes another, and if he wants to see just what he did last year, he must look back through six or eight notebooks to find the right one. When he wants to send out bills he must turn over every page in his

big ledger to see what accounts have not been paid. Can we not help him to a better system?

First, we will provide a calendar pad with a small blank sheet of paper for each day. He keeps his appointments on these, writing the appointments on advance pages so that when he turns over his calendar leaf each morning he sees before him all the appointments for that day. When he is out of the office his clerk can see just as well what his appointments are and make others where he does not already have engagements.

Then, instead of a big old-fashioned ledger, we give him a card ledger of the right size and arrangement. This should have a place to show the date, kind of work done, on what tooth, how much time was consumed, and what the money charge should be. He has the teeth numbered from the front ones in the middle around to the back, L (capital) indicates the upper jaw to the left, and R (capital) indicates the upper jaw to the right, small l the lower jaw left and r the lower jaw right. There should be a special column for the time expended and another for the amount charged. Perhaps also one for the cost of the material used, which is important when a gold filling is made or a gold crown put on. Get up such a card.

Accounts not paid are indicated by a clip on top. How would you indicate the next date (automatically) when a collection reminder should be sent (Form 2).

Cash received and paid out is recorded in a small cashbook (bound). Why is this better than looseleaf or cards?

All money received is deposited in the bank. How can he find easily the totals for any period? With what book account must the bank totals agree as a check? How can he use the check stubs as a journal to show an analysis of how his money was paid out?

EXERCISE 29

Systematizing a Grocery Store

The old-fashioned grocer has an order book and a cash book. Charge accounts are entered in the order book, and every night he transfers them to his big ledger under the individual names. At the end of the week he goes through and copies off pages of the ledger in order to send out his bills. Many ledger pages belong to persons who have moved away, so he has to turn these over uselessly. Others buy so many items that accounts are always being transferred to new pages, and he has to look sometimes on

four or five pages to find out items in one account. He makes change in the money drawer for all cash sales, and at night counts up what he has received and enters the amount in his cash book. When one of his clerks keeps some of the change he does not know it.

Our first lessons will be upon the utility of the cash register, which the teacher will try to exhibit and explain from the printed matter supplied by the National Cash Register Co. of Dayton, Ohio, where he may write.

EXERCISE 30

In place of the long order book and big ledger, we will give him the little hand order books with carbon sheet, one for every clerk. Show how this will save time. The original and the carbon copy are sent to the order filler, who looks up the goods and checks them off on both slips, putting in the prices. When the order is ready to go out the carbon copy is put with the goods and the original copy (which is clear and easy to read) is sent to the bookkeeper for billing. The bookkeeper has a typewriter and copies off the items on the slips so as to make an original bill and a carbon copy. The teacher will explain book typewriters and how they are used, and typewriter billing devices. The carbon copy if made loose is filed in a binder; or if made with a book typewriter it is already in its place in the book. Or the bookkeeper simply copies off the slips on the billhead, fastens them together, and files them in a place where he can readily find them at short notice, enters the total in the general looseleaf ledger, and looks up the slips if there is any dispute about items. In either case there is but one copying after the clerk has taken the order.

Prepare dummy sheets to show the style and size of each of these different items, and if possible figure the cost of printing the different supplies needed.

EXERCISE 31

The old-fashioned grocer orders more goods when he thinks he needs them, keeps no record of his orders, but probably checks the goods received by the invoices that accompany them. These invoices he puts together in a file or drawer, and pays them when dunned or when he finds he has enough money in the bank.

Devise an orderbook, with original and carbon, and a compact record book which will show accounts payable in summary.

Describe the unpacking of goods, checking, and transfer to store-room, and method of report to the bookkeeper.

EXERCISE 32

Work out a perpetual inventory for a retail grocer. What size of cards would you choose for him?

It would cost too much to enter it on the proper card in the office every time a pound of sugar was sold or a can of tomatoes sent out. On cards in the office we enter the totals received when stock comes in on order. If the stock is kept in a stock-room and sold from samples, a card is tied to each sample. On this card are rows of numbers from one to 30, perhaps, or to 100. Under the proper number showing the total stock at start a date is entered, which says that there were 72 cans of tomatoes in stock on that date. Each time a can is sold the clerk marks 1 in a blank space, beginning with No. 1. When all the blank spaces up to 72 have been marked, all the stock has been sold. When the clerk sees that only one dozen cans are left on hand he ties a red tag to the sample with the other card, and the buyer sees what he needs to order.

Or he may put out on the shelves one dozen of each kind, or whatever it may be, charging the display room with that number and crediting the stock room. These lots are charged, but the clerks make no record of single sales, but only take what they need to fill orders and call for more when each lot is gone. The stockkeeper then gives notice when he has given out next to his last lot, or whatever it may be.

Work out a practical inventory scheme for the retail grocer that will not take too much time to keep going, and will prevent stealing, and at the same time give him a chance to figure up his total stock on hand at short notice instead of making a day of it once a year. Consider how to keep stock that does not move fast from being packed away in a dark corner for years without being brought to notice.

EXERCISE 33

Devise a system for the grocer to keep track of his advertising so as to know whether it pays or not, not trying to go further than assurance that a sufficient number of persons have come to his store in reply to his advertising.

Considering the grocery advertisements given in the Sheet of Specimen Advertisements in the Advertising Course, devise a proper

card for clerks to keep track of calls from customers and sales on advertised goods. Then provide a summary card that will show the necessary permanent record, including the total number of all orders and the total amount of all orders for each week, to see whether the advertising causes a general increase in the business.

EXERCISE 34

Suppose the grocer is on a rural free delivery route where he can reach farmers by telephone, makes his delivery by the mail wagon (private arrangements are permitted to the mail carriers on these routes), and works up business by writing and sending out circulars. Devise a system by which he will record all names of possible prospects, location, telephone number, and cost of making delivery by the mail man, following up by mail, and following up by telephone, with method of showing the returns from this department and judging whether it pays or not. Calls of these customers at the store should also be kept track of by some device separate from the records of local advertising.

EXERCISE 35

System for Selling Pianos on Installments.

A music dealer is selling pianos on installments of \$5 to \$15 a month, according to the value of the piano, the installments extending over two years or such a matter. Devise a system for him, remembering that the first payment is usually larger than the later installments, which may vary, and that it will frequently be necessary to write to delinquent customers in regard to installments overdue. Form 2 suggests a method of calling the account up automatically on a fixed day in the future if payment has not been made by that time, and avoiding going over all the accounts as when a regular ledger is used.

CHAPTER XXII

Customs and Regulations of the Post Office

(Corrected to January 1, 1914.)

Domestic mail matter is divided into four classes, and applies not only to all mail matter addressed to all parts of the United States and possessions, Porto Rico, Hawaii, Philippine Islands, U. S. Postal Station at Shanghai, China, and Panama Canal Zone, but also to matter addressed to Canada, Mexico, Cuba, and the Republic of Panama, and now Newfoundland.

The rates are as follows:

FIRST CLASS—Letters, including all sealed packages and unsealed packages containing writing of any kind except the name and address of the person addressed, the name and address of the sender, and certain general directions and inscriptions not in the nature of personal correspondence, 2c for each ounce or fraction thereof, limit of weight four pounds.

Drop Letters, to be delivered at postoffice where mailed, not by carrier or at a carrier office, rate 1c for each ounce or fraction thereof.

Postal Cards furnished by the government, 1c each, 2c for double or reply cards.

Post Cards, when of cardboard similar in weight and texture to the government card, not smaller than $2\frac{15}{16}$ by $4\frac{5}{8}$ inches nor larger than $3\frac{9}{16}$ by $5\frac{9}{16}$ inches, and bearing the words "Post Card" printed on the address side, 1c each by stamp affixed.

SECOND CLASS. Newspapers and periodicals bearing the statement "Entered as second-class matter at the postoffice at _____," when mailed by the general public, 1c for each four ounces; when mailed at the post office by the publisher or a news agent, 1c a pound; no limit of weight.

THIRD CLASS. Books and all printed matter, including photographs and other pictures when reproduced by any mechanical process, rate 1c for each two ounces or fraction thereof; limit of weight four pounds, except in the case of a single book weighing more than that.

FOURTH CLASS. Merchandise, 1c an oz. first 4 oz.; by parcels post combined length and girth not over 72 inches, 5c first pound, 1c add'l 2 lbs. locally; in 150-mile zone (limit 20 lbs.) 5c and 1c, increasing (limit 11 lbs.) in 300, 600, 1,000, 1,400, and 1,800 mile zones to 12c a lb. Insurance, 5c up to \$25, 10c to \$50. C. O. D. privilege extra.

Open to Inspection. All matter of the second, third, and fourth classes must be so wrapped that the contents of the package can be easily inspected by the post office officials.

Permitted Writing. In the case of second, third, and fourth class matter it is permissible to write both on the article and on the wrapper the name and address of sender, as well as the name and address of the person addressed, such general directions as "Personal," "Sample copy," "Marked copy," "Please forward," etc., a simple dedication or inscription in a book not in the nature of personal correspondence, or to indorse a card with "Merry Christmas," "Happy New Year," "Best Wishes," or the like; but not directions to the person addressed, such as "Please hang up" (on a poster advertisement), "Please distribute" (on circular matter), or the like.

Printers' proofs with corrections marked upon them, either alone or accompanied by the original manuscript, may be sent at the third class rate.

Penalty for Unauthorized Writing. There is a penalty of \$10 for attempting to send as second, third, or fourth class

matter anything bearing writing except as specifically authorized by law.

Prepayment. At least 2c must be prepaid on letters, and the full amount of postage on second, third, and fourth class matter. If postage on letters is deficient it will be collected at destination. If postage on matter of other classes is deficient, the sender, if his name appears, or else the person addressed, will be notified and matter will be held until deficient postage is sent.

Foreign Postage

Foreign mail matter to countries in the Universal Postal Union is divided differently from domestic matter.

Letters (including packages of merchandise not admissible as "samples" or under parcels post arrangements, as there is no regular foreign merchandise rate), 5c for the first ounce or fraction thereof and 3c for each subsequent ounce or fraction thereof; no limit of weight. Great Britain, Newfoundland, and Germany (latter in direct German steamers only), 2c each ounce or fraction. Postal cards, each 2c.

Printed Matter. Rate 1c for each two ounces or fraction thereof; limit of weight four pounds and six ounces.

Commercial Papers, including book manuscripts, deeds, receipts, and other formal written documents not in the nature of personal correspondence, rate 5c for the first ten ounces and 1c for each two ounces thereafter; limit of weight four pounds and six ounces.

Samples. Single articles of merchandise sent as genuine samples from merchants or manufacturers, to promote business, rate 2c for the first four ounces or fraction thereof, and 1c for each subsequent two ounces; limit of weight 12 ounces.

Registration fee on letters or other articles, 10c.

THIS BOOK IS DUE ON THE LAST DATE
STAMPED BELOW

AN INITIAL FINE OF 25 CENTS
WILL BE ASSESSED FOR FAILURE TO RETURN
THIS BOOK ON THE DATE DUE. THE PENALTY
WILL INCREASE TO 50 CENTS ON THE FOURTH
DAY AND TO \$1.00 ON THE SEVENTH DAY
OVERDUE.

JAN 25 1936	REC'D LD
	JUN 24 1959
JUL 28 1937	
	30 DAYS
AUG 6 1937	
	REC'D LD
OCT 24 1937	OCT 3 '63 -4 PM DEAD
11/25	
Neher	APR 2 1983 2 6
LIBRARY USE	rec'd circ. MAR 1 0 1983
SEP 8 1949	
18 May 51 L.F.	DEC 22 1986
4 May 51 L.F.	AUTO. DISC. DEC 5 '86
2 JUN 51 L.F.	
REC. CIR. MAY 5 '78	LIBRARY USE APR 20 '90
NRLF	
	LD 21-100m-7,'33

YC 24837

GENERAL LIBRARY - U.C. BERKELEY



8000895289

308409

HF 5597
Q 707

UNIVERSITY OF CALIFORNIA LIBRARY

